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STATE OF WYOMING

1987

ANNUAL REPORT

STATE EXAMINER

Division of Banks

STATE OF WYOMING

1987

ANNUAL REPORT
OF THE
STATE EXAMINER

DIVISION OF BANKS

FOR THE YEAR ENDING DECEMBER 31, 1987

HONORABLE MIKE SULLIVAN

GOVERNOR

State of Wyoming

MIKE SULLIVAN
GOVERNOR

BANKING DIVISION
307-777-7797
PUBLIC FUNDS DIVISION
307-777-7798
UNIFORM CONSUMER CREDIT CODE
307-777-7775

OFFICE OF STATE EXAMINER
HERSCHLER BUILDING, 4TH FLOOR WEST
CHEYENNE, WYOMING 82002

STANLEY R. HUNT
STATE EXAMINER
307-777-6600
K.H. McILHENNY
DEPUTY STATE EXAMINER
307-777-7797

April/1988

THE HONORABLE MIKE SULLIVAN

Governor, State of Wyoming
State Capitol Building
Cheyenne, WY 82002

Dear Governor Sullivan:

I have the honor to submit for your information a report of the banking division of the Office of the State Examiner for the year ending December 31, 1987 which covers all banking and savings and loan associations chartered by the State of Wyoming and supervised by this Office.

Respectfully,

Stanley R. Hunt
State Examiner

SRH/dec

State of Wyoming

MIKE SULLIVAN
GOVERNOR

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307-777-7797

April/1988

Honorable Patrick H. Meenan
Chairman, Legislative Management Council
State Capitol Building
Cheyenne, WY 82002

Dear Representative Meenan:

I have the honor to submit to you and the Members of the Management Council, a report of the banking division of the Office of the State Examiner for the year ending December 31, 1987 which covers all banking and savings and loan associations chartered by the State of Wyoming and supervised by this Office.

Respectfully,

Stanley R. Hunt
State Examiner

SRH/dec

STATE OF WYOMING

OFFICE OF STATE EXAMINER

CHEYENNE

DIVISION OF BANKS

STANLEY R. HUNT	STATE EXAMINER
K. H. McILHENNY	DEPUTY STATE EXAMINER
GLENN D. DOUGHTY	BANK EXAMINER/INVESTIGATOR
JUDY M. ALLISON COLLINS	BANK EXAMINER
LINWOOD E. BAIRD	BANK EXAMINER
KEVIN W. BURKETT	BANK EXAMINER
CLIFF COLLINS	BANK EXAMINER
DAVID A. COOK	BANK EXAMINER
SYDNEY A. ELLIS	BANK EXAMINER
EDWARD C. GOETZ	BANK EXAMINER
JAMES M. LAW	BANK EXAMINER
CYNTHIA D. MABIE	BANK EXAMINER
WALLACE RAY	BANK EXAMINER
SHELLEY A. ROBERTS	BANK EXAMINER
DON L. SCHULTZE	BANK EXAMINER
JAN E. SHAW	BANK EXAMINER
JEFFREY C. VOGEL	BANK EXAMINER
CAROL A. PETERA	ADMINISTRATIVE ASSISTANT
DONNA E. CHUBB	SECRETARY TO DEPUTY STATE EXAMINER
MICHELLE BEAHM	SECRETARY

WYOMING STATE EXAMINERS

NAME	FROM	TO
Foster, Joel Ware	March 25, 1891	December 28, 1892
Henderson, Harry B., Sr.	December 28, 1892	June 16, 1909
Newlin, I. C.	June 16, 1909	October 1, 1920
Hofmann, R. J.	October 1, 1920	February 1, 1923
Huie, Byron S.	February 1, 1923	November 28, 1924
Brown, Stanley	November 28, 1924	April 1, 1927
Putnam, A. L.	April 1, 1927	April 1, 1929
Reed, John A.	April 1, 1929	October 1, 1932
Reeves, William, Jr.	October 1, 1932	April 1, 1933
Wilde, A. E.	April 1, 1933	April 1, 1941
Hartwell, Norris E.	April 1, 1941	December 31, 1965
Bonham, Dwight D.	December 31, 1965	July 22, 1984
McIlhenny, K. H. (Acting)	July 22, 1984	March 1, 1985
Hunt, Stanley R.	March 1, 1985	Incumbent

NOTE: For the purpose of publishing this Annual Report, information has been compiled as of December 31st. Listings of Officers and Directors reflect the most recent information available in the Office of the State Examiner.

This report contains statistical pages for each bank and on those pages the dollar amounts are in thousands.

STATE BANKS IN WYOMING
(65)

*	Star Valley State Bank	Afton
*	Security State Bank of Basin	Basin
-	First Wyoming Bank - Big Piney	Big Piney
-	First Interstate Bank of Buffalo	Buffalo
-	Wyoming Bank & Trust Company	Buffalo
-	Farmers State Bank of Burns	Burns
-	Bank of Casper - - - - - - - - - - - - -Closed 1-22-88- - - - -	Casper
-	First Wyoming Bank - Casper	Casper
-	The Equality State Bank	Cheyenne
-	First Wyoming Bank - Cheyenne	Cheyenne
-	First Wyoming Bank - East Cheyenne	Cheyenne
-	First Wyoming Bank - North Cheyenne	Cheyenne
*	Frontier Bank of Laramie County	Cheyenne
-	Western Bank of Cheyenne	Cheyenne
-	First Wyoming Bank - Cody	Cody
*	Western Bank of Cody	Cody
-	The Converse County Bank	Douglas
-	First Wyoming Bank - Douglas	Douglas
-	First Wyoming Bank - Evanston	Evanston
-	Pioneer Bank of Evanston	Evanston
-	Equality Bank of Evansville	Evansville
-	First Interstate Bank of Gillette	Gillette
-	First Wyoming Bank - Gillette	Gillette
-	First Wyoming Bank - Green River	Green River
-	State Bank of Green River	Green River
-	Oregon Trail Bank	Guernsey

STATE BANKS OF WYOMING
(Continued)

-	First Wyoming Bank - Hanna	Hanna
*	Bank of Jackson Hole	Jackson
-	First Wyoming Bank - Jackson Hole	Jackson
*	The Jackson State Bank	Jackson
-	First Wyoming Bank - Kemmerer	Kemmerer
-	Central Bank & Trust	Lander
-	First Wyoming Bank - Lander	Lander
*	Citizens Bank	Laramie
-	First Wyoming Bank - Laramie	Laramie
-	Lingle State Bank	Lingle
-	First Wyoming Bank - Lusk	Lusk
*	Lusk State Bank	Lusk
-	First State Bank of Lyman	Lyman
-	First Wyoming Bank - Meeteetse	Meeteetse
*	Moorcroft State Bank	Moorcroft
*	Uinta County State Bank	Mountain View
*	First State Bank of Newcastle	Newcastle
*	Farmers State Bank	Pine Bluffs
-	Ranchester State Bank	Ranchester
*	Bank of Commerce	Rawlins
-	First Wyoming Bank - Rawlins	Rawlins
-	First Wyoming Bank - Riverton	Riverton
*	Riverton State Bank	Riverton
-	First Security Bank of Rock Springs	Rock Springs
-	First Wyoming Bank - Rock Springs	Rock Springs

STATE BANKS IN WYOMING
(Continued)

-	North Side State Bank of Rock Springs, Wyo.	Rock Springs
-	First Wyoming Bank - Saratoga	Saratoga
-	First Interstate Bank of Sheridan	Sheridan
-	First Interstate Bank of Sugarland	Sheridan
-	First Wyoming Bank - Sheridan	Sheridan
*	Sundance State Bank	Sundance
-	First State Bank of Thermopolis	Thermopolis
-	First Wyoming Bank - Torrington	Torrington
*	Union State Bank	Upton
*	First State Bank of Wheatland	Wheatland
-	First Wyoming Bank - Wheatland	Wheatland
-	First Wyoming Bank - Worland	Worland
-	Stockgrowers State Bank	Worland
-	First Wyoming Bank - Wright	Wright

*	Indicates member of Federal Reserve System and FDIC	(18 banks)
-	Indicates member of FDIC only	(47 banks)

NOTE: *The following State banks were closed in 1987:*

***STOCKMENS BANK AND TRUST COMPANY**, Gillette, WY - 9-18-87 - Purchased by First Interstate Bank of Gillette.*

***FIRST STATE BANK AT SHOSHONI**, Shoshoni, WY - purchased by First State Bank at Thermopolis who then established this bank as an emergency branch in Shoshoni.*

*Also, no call report information was available for the **BANK OF CASPER** as it closed 1-22-88. The assets and liabilities were purchased by First Wyoming Bank - Casper.*

COMPARISON OF CONSOLIDATED STATEMENTS OF CONDITION, FOR ALL STATE BANKS, AS REFLECTED BY PERCENTAGES, AT THE CLOSE OF BUSINESS FOR THE DATES SHOWN

	DEC/87	DEC/86
ASSETS		
Cash and balances due from depository institutions		
a. Non interest-bearing balances and currency and coin	6.4%	6.4%
b. Interest-bearing balances	2.1	1.6
Securities	40.3	35.0
Federal Funds sold and securities purchased under agreements to resell	6.2	7.3
Loans and lease financing receivable (including overdrafts) (net)	40.5	44.2
Premises and fixed assets (including capitalized leases)	1.8	1.8
Other real estate owned	.9	1.5
Intangible assets	0.1	0.1
Other assets	1.7	2.1
	100.0%	100.0%
LIABILITIES		
Deposits		
a. Noninterest-bearing	15.6	15.5
b. Interest-bearing	82.5	81.9
Federal Funds purchased and securities sold under agreements to repurchase	0.5	0.7
Interest-bearing demand notes and other liabilities for borrowed money	0.3	0.8
Other liabilities	1.1	1.1
	100.0%	100.0%
CAPITAL ACCOUNTS		
Common Stock	8.5%	8.9%
Surplus	56.5%	56.3%
Undivided Profits	35.0%	34.8%
	100.0%	100.0%

COMPARISON OF OPERATING EARNINGS AND EXPENSES AS REFLECTED BY PERCENTAGE BASED ON CONSOLIDATED TOTALS OF EARNINGS AND DIVIDENDS' STATEMENTS FOR ALL STATE BANKS AT THE CLOSE OF BUSINESS ON THE DATES SHOWN

	DEC/87	DEC/86	DEC/85
CURRENT OPERATING EARNINGS			
Interest and fees on loans	53.5%	56.7%	59.6%
Interest on balances with banks	1.4	1.3	1.3
Income on Federal Funds sold and securities purchased under agreements to resell	4.9	4.3	4.1
Interest and dividend income on securities	30.8	26.7	26.5
Gains on securities not held in trading accts.	0.3	3.2	2.2
Income from lease financing	0.1	0.1	0.1
Service charges on deposits	4.3	3.8	3.1
Other operating income	4.7	3.9	3.1
	100.0%	100.0%	100.0%
CURRENT OPERATING EXPENSES			
Salaries and employee benefits	17.5%	16.9%	16.2%
Interest on CDs over $100M	7.2	8.2	10.7
Interest on other deposits	42.1	40.8	44.8
Expense on Federal Funds purchased and Sec. sold under agreements to repurchase	0.5	0.5	0.5
Interest on demand notes issued to the U.S. Treasury and other borrowings	0.3	0.3	0.1
Interest on Subordinated Notes	0.0	0.1	0.1
Net occupancy and furniture, fixtures & equip.	6.4	6.1	6.9
Provision for loan losses	6.9	11.2	8.3
Other operating expenses	19.1	15.9	12.4
	100.0%	100.0%	100.0%
PERCENTAGES ON NET PROFITS RETAINED AND DISBURSED			
Retained earnings	10.1%	40.0%	47.5%
Disbursed in dividends	89.9	60.0	52.5
	100.0%	100.0%	100.0%
Net current operating earnings as percent of quarterly average of total assets	0.38%	0.27%	0.59%

CAPITAL ACCOUNTS * AS PERCENTAGE OF THE TOTAL DEPOSITS AT THE CLOSE OF BUSINESS FOR THE DATES SHOWN

		DEC/87	DEC/86	DEC/85
Star Valley State Bank	Afton	9.7%	13.4%	14.4%
Security State Bank of Basin	Basin	11.4	10.7	11.5
First Wyoming Bank - Big Piney	Big Piney	12.0	11.7	#
First Interstate Bank of Buffalo	Buffalo	7.2	7.3	7.8
Wyoming Bank & Trust Company	Buffalo	8.9	9.7	11.2
Farmers State Bank of Burns	Burns	8.5	9.1	8.4
Bank of Casper	Casper	Bank closed 1/22/88		
First Wyoming Bank - Casper	Casper	11.7	12.3	11.3
The Equality State Bank	Cheyenne	8.5	8.2	8.2
First Wyoming Bank - Cheyenne	Cheyenne	10.4	13.1	#
First Wyoming Bank - East Cheyenne	Cheyenne	11.0	10.6	#
First Wyoming Bank - North Cheyenne	Cheyenne	7.4	7.1	8.5
Frontier Bank of Laramie County	Cheyenne	16.0	18.7	24.7
Western Bank of Cheyenne	Cheyenne	8.6	12.5	15.8
First Wyoming Bank - Cody	Cody	10.1	10.6	9.7
Western Bank of Cody	Cody	7.1	8.2	8.3
The Converse County Bank	Douglas	7.0	7.5	7.1
First Wyoming Bank - Douglas	Douglas	8.2	7.4	7.2
First Wyoming Bank Evanston	Evanston	9.0	11.3	11.5
Pioneer Bank of Evanston	Evanston	9.9	9.7	9.6
Equality Bank of Evansville	Evansville	10.4	12.9	24.3
First Interstate Bank of Gillette	Gillette	3.3	7.3	7.3

(Continued from previous page)

		DEC/87	DEC/86	DEC/85
First Wyoming Bank - Gillette	Gillette	5.3	8.8	8.6
First Wyoming Bank - Green River	Green River	11.5	11.3	#
State Bank of Green River	Green River	15.6	12.8	12.3
Oregon Trail Bank	Guernsey	9.2	9.8	9.9
First Wyoming Bank - Hanna	Hanna	12.4	20.8	12.0
Bank of Jackson Hole	Jackson	9.2	10.5	10.4
First Wyoming Bank - Jackson Hole	Jackson	9.7	10.3	#
The Jackson State Bank	Jackson	7.0	7.6	8.3
First Wyoming Bank - Kemmerer	Kemmerer	13.5	14.3	#
Central Bank and Trust	Lander	6.2	9.1	9.0
First Wyoming Bank - Lander	Lander	9.1	8.4	#
Citizens Bank	Laramie	8.7	9.0	10.0
First Wyoming Bank - Laramie	Laramie	11.5	10.7	#
Lingle State Bank	Lingle	9.6	9.6	8.7
First Wyoming Bank - Lusk	Lusk	10.3	9.7	#
Lusk State Bank	Lusk	11.9	13.9	12.7
First State Bank of Lyman	Lyman	8.5	8.6	8.1
First Wyoming Bank - Meeteetse	Meeteetse	7.3	7.5	#
Moorcroft State Bank	Moorcroft	11.3	9.9	9.8
Uinta County State Bank	Mt. View	99.4	91.6	52.5
First State Bank of Newcastle	Newcastle	13.2	12.6	12.3
Farmers State Bank	Pine Bluffs	23.6	20.8	23.5

(Continued from previous page)

		DEC/87	DEC/86	DEC/85
Ranchester State Bank	Ranchester	7.9	7.8	8.9
Bank of Commerce	Rawlins	7.7	7.5	9.0
First Wyoming Bank - Rawlins	Rawlins	13.7	13.4	#
First Wyoming Bank - Riverton	Riverton	12.1	10.6	#
Riverton State Bank	Riverton	9.3	9.0	7.7
First Security Bank of Rock Springs	Rock Springs	13.9	11.6	12.9
First Wyoming Bank - Rock Springs	Rock Springs	14.6	11.7	#
North Side State Bank	Rock Springs	16.0	15.3	14.8
First Wyoming Bank - Saratoga	Saratoga	7.6	9.4	8.3
First Interstate Bank of Sheridan	Sheridan	8.0	7.8	8.4
First Interstate Bank of Sugarland	Sheridan	7.7	7.0	7.9
First Wyoming Bank - Sheridan	Sheridan	7.0	5.3	#
Sundance State Bank	Sundance	11.9	12.7	12.6
First State Bank of Thermopolis	Thermopolis	6.1	8.1	7.8
First Wyoming Bank - Torrington	Torrington	6.3	7.4	#
Union State Bank	Upton	8.6	10.6	9.8
First State Bank of Wheatland	Wheatland	6.7	6.8	7.3
First Wyoming Bank - Wheatland	Wheatland	9.6	10.2	11.2
First Wyoming Bank - Worland	Worland	8.0	10.5	9.9
Stockgrowers State Bank	Worland	6.9	7.1	8.8
First Wyoming Bank - Wright	Wright	6.5	10.5	8.0
Percentage of Gross Capital * to Gross Deposits of combined Wyoming State Banks		9.6%	9.8%	11.0%

* Includes Subordinated Notes and Debentures

\# Became State Bank on December 23, 1986

NET LOANS AS PERCENTAGE OF TOTAL DEPOSITS AT THE CLOSE OF BUSINESS FOR THE DATES SHOWN

		DEC/87	DEC/86	DEC/85
Star Valley State Bank	Afton	54.9	67.0	67.4
Security State Bank of Basin	Basin	39.5	42.0	45.9
First Wyoming Bank - Big Piney	Big Piney	26.8	33.1	#
First Interstate Bank of Buffalo	Buffalo	54.9	53.9	57.4
Wyoming Bank & Trust Company	Buffalo	47.1	52.7	60.0
Farmers State Bank of Burns	Burns	23.4	27.2	34.1
Bank of Casper	Casper	Bank closed 1-22-88		
First Wyoming Bank - Casper	Casper	54.1	51.8	52.7
The Equality State Bank	Cheyenne	56.4	53.9	48.7
First Wyoming Bank - Cheyenne	Cheyenne	49.2	56.9	#
First Wyoming Bank - East Cheyenne	Cheyenne	44.7	54.8	#
First Wyoming Bank - North Cheyenne	Cheyenne	53.8	58.7	68.2
Frontier Bank of Laramie County	Cheyenne	76.5	73.6	71.7
Western Bank of Cheyenne	Cheyenne	65.6	67.6	57.7
First Wyoming Bank - Cody	Cody	47.7	56.1	65.7
Western Bank of Cody	Cody	51.0	59.6	66.2
The Converse County Bank	Douglas	23.7	29.1	31.1
First Wyoming Bank - Douglas	Douglas	33.5	34.9	48.7
First Wyoming Bank Evanston	Evanston	35.3	45.5	55.2
Pioneer Bank of Evanston	Evanston	63.4	53.5	54.9
Equality Bank of Evansville	Evansville	60.8	67.6	77.3
First Interstate Bank of Gillette	Gillette	32.2	58.2	57.9

(Continued from previous page)

		DEC/87	DEC/86	DEC/85
First Wyoming Bank - Gillette	Gillette	14.3	32.6	38.2
First Wyoming Bank - Green River	Green River	36.0	33.7	#
State Bank of Green River	Green River	44.9	39.6	42.7
Oregon Trail Bank	Guernsey	29.7	34.6	35.8
First Wyoming Bank - Hanna	Hanna	3.6	36.9	27.3
Bank of Jackson Hole	Jackson	45.5	64.9	60.0
First Wyoming Bank - Jackson Hole	Jackson	52.7	61.0	#
The Jackson State Bank	Jackson	51.4	53.6	67.2
First Wyoming Bank - Kemmerer	Kemmerer	37.9	41.2	#
Central Bank and Trust	Lander	76.3	72.2	72.7
First Wyoming Bank - Lander	Lander	33.1	39.3	#
Citizens Bank	Laramie	55.8	54.2	65.4
First Wyoming Bank - Laramie	Laramie	69.0	54.0	#
Lingle State Bank	Lingle	36.0	39.6	40.0
First Wyoming Bank - Lusk	Lusk	49.1	42.7	#
Lusk State Bank	Lusk	26.1	26.2	25.9
First State Bank of Lyman	Lyman	57.9	61.8	61.3
First Wyoming Bank - Meeteetse	Meeteetse	21.5	28.8	#
Moorcroft State Bank	Moorcroft	61.8	58.1	64.9
Uinta County State Bank	Mt. View	3.5	3.8	4.9
First State Bank of Newcastle	Newcastle	32.0	33.9	38.5
Farmers State Bank	Pine Bluffs	41.7	42.8	49.6

(Continued from previous page)

		DEC/87	DEC/86	DEC/85
Ranchester State Bank	Ranchester	45.0	37.1	45.2
Bank of Commerce	Rawlins	36.9	39.3	40.2
First Wyoming Bank - Rawlins	Rawlins	44.5	54.5	#
First Wyoming Bank - Riverton	Riverton	44.3	35.9	#
Riverton State Bank	Riverton	67.8	64.8	67.5
First Security Bank of Rock Springs	Rock Springs	48.5	46.5	53.4
First Wyoming Bank - Rock Springs	Rock Springs	61.1	58.9	#
North Side State Bank	Rock Springs	27.7	29.1	30.1
First Wyoming Bank - Saratoga	Saratoga	33.7	41.3	29.9
First Interstate Bank of Sheridan	Sheridan	63.6	66.2	71.1
First Interstate Bank of Sugarland	Sheridan	55.5	47.9	52.0
First Wyoming Bank - Sheridan	Sheridan	38.5	30.4	#
Sundance State Bank	Sundance	52.0	55.5	55.0
First State Bank of Thermopolis	Thermopolis	55.8	67.2	59.8
First Wyoming Bank - Torrington	Torrington	38.2	41.2	#
Union State Bank	Upton	59.8	66.1	59.4
First State Bank of Wheatland	Wheatland	64.4	69.4	76.5
First Wyoming Bank - Wheatland	Wheatland	45.7	51.5	60.5
First Wyoming Bank - Worland	Worland	40.6	49.0	50.9
Stockgrowers State Bank	Worland	46.6	53.6	56.2
First Wyoming Bank - Wright	Wright	12.9	21.4	17.9
AVERAGE WYOMING BANKS		45.2	49.6	51.7

Became State Bank on December 23, 1986

CONDENSED STATEMENT SHOWING CHANGES IN CAPITAL ACCOUNTS OF STATE BANKS

From December 31, 1986 to December 31, 1987

	December 31, 1986 67 Banks		December 31, 1987 65 Banks		Increase (Decrease)
	Capital Accounts	Percentage of Total Assets	Capital Accounts	Percentage of Total Assets	Amount
Capital Notes & Debentures	$1,831,000	.08	$705,000	.03	($1,126,000)
Capital Stock:					
Preferred	-0-	-0-	-0-		-0-
Common	16,527,000	.77	15,307,000	.72	(1,220,000)
Surplus	104,107,000	4.84	102,557,000	4.85	(1,550,000)
Undivided Profits & Reserves for Contingencies	64,275,000	2.99	63,550,000	3.01	(725,000)
TOTAL EQUITY CAPITAL & DEBENTURES	$186,740,000	8.68	$182,119,000	8.62	($4,621,000)

TOTAL LOANS, DEPOSITS AND A COMPARATIVE RATIO OF ALL WYOMING STATE BANKS FOR PERIOD INDICATED

YEAR	# OF BANKS	DEPOSITS	LOANS & DISCOUNTS (INCLUDING OVERDRAFTS)	RATIO OF LOANS TO DEPOSITS
1926	60	$22,324,725.23	$15,242,109.47	68.2%
1927	57	26,477,454.76	17,307,078.34	65.5
1928	60	29,893,336.47	18,465,225.05	61.7
1929	62	28,286,852.34	19,415,529.18	68.8
1930	58	27,014,960.42	17,390,374.23	64.4
1931	53	19,785,920.79	14,117,421.01	71.3
1932	46	14,809,452.80	10,581,388.67	71.4
1933	37	12,208,283.99	8,065,651.49	66.0
1934	34	14,446,026.79	6,830,023.46	47.2
1935	33	16,221,619.45	7,179,138.67	44.2
1936	32	17,620,530.24	7,240,839.28	41.0
1937	32	17,227,388.92	8,241,849.62	47.8
1938	32	17,616,412.57	8,174,858.92	46.2
1939	32	19,583,260.27	8,666,469.62	44.2
1940	32	21,838,939.76	9,235,045.56	42.2
1941	32	24,097,511.42	10,301,876.94	42.7
1942	31	30,632,596.86	8,972,338.80	29.2
1943	30	38,555,455.82	8,425,958.18	21.8
1944	30	48,306,840.04	8,626,220.10	17.8
1945	29	62,241,303.49	9,852,695.46	15.8
1946	29	72,630,260.16	12,913,054.70	17.7
1947	29	77,990,999.41	17,993,990.58	23.0
1948	29	82,478,590.36	20,311,885.39	24.6
1949	29	81,069,433.94	23,857,944.19	29.4
1950	29	83,075,139.08	26,639,751.45	32.0
1951	28	92,161,358.30	26,175,667.00	28.4
1952	28	91,136,492.14	28,734,290.03	31.5
1953	28	92,547,674.42	29,799,210.54	32.2
1954	28	93,791,130.25	28,248,275.87	30.1
1955	28	92,101,136.71	31,594,088.62	34.3
1956	28	96,218,352.01	33,057,310.00	34.3
1957	28	106,681,167.33	36,268,251.65	34.0

continued on next page -

TOTAL LOANS, DEPOSITS AND A COMPARATIVE RATIO OF ALL WYOMING STATE BANKS FOR PERIOD INDICATED (continued)

YEAR	# OF BANKS	DEPOSITS	LOANS & DISCOUNTS (INCLUDING OVERDRAFTS)	RATIO OF LOANS TO DEPOSITS
1958	27	110,662,483.35	37,458,068.71	33.8%
1959	28	116,840,999.10	43,573,464.09	37.2
1960	29	121,700,962.76	49,001,071.55	40.3
1961	29	134,172,093.05	57,914,072.82	43.2
1962	29	144,155,149.19	64,771,252.57	44.9
1963	29	152,053,626.93	76,344,635.88	50.2
1964	30	160,085,865.99	82,912,887.31	51.8
1965	30	166,995,713.89	90,051,390.09	54.0
1966	29	173,280,065.72	91,056,789.89	52.5
1967	29	183,662,131.41	102,001,586.26	55.5
1968	30	204,995,521.00	109,168,919.00	53.2
1969	30	224,872,082.00	118,526,975.00	52.7
1970	29	243,665,894.00	130,571,466.00	53.5
1971	29	281,578,235.00	150,042,145.00	53.2
1972	29	333,550,900.00	178,342,013.00	53.4
1973	29	389,414,924.00	215,528,329.00	55.3
1974	30	427,818,084.00	250,209,420.00	58.5
1975	32	491,712,625.00	286,700,227.00	58.3
1976	32	576,181,000.00	* 340,552,000.00	59.2
1977	36	675,005,000.00	* 394,687,000.00	58.5
1978	42	761,330,000.00	* 482,492,000.00	63.4
1979	47	888,651,000.00	* 536,843,000.00	60.4
1980	55	1,010,435,000.00	* 581,160,000.00	57.5
1981	59	1,169,545,000.00	* 686,675,000.00	58.7
1982	61	1,294,184,000.00	* 768,641,000.00	59.4
1983	59	1,346,086,000.00	* 796,906,000.00	59.2
1984	58	1,455,135,000.00	* 819,178,000.00	56.3
1985	56	1,416,984,000.00	* 769,357,000.00	54.3
1986	67	1,913,976,000.00	* 950,022,000.00	49.6
1987	65	1,896,527,000.00	* 856,517,000.00	45.2

* Net Loans

STAR VALLEY STATE BANK

(Afton, Lincoln County)

OFFICERS: Kay L. Robinson, President; Hal R. Robinson, VP & Cashier; Roger J. Coles, VP; James C. Lau, VP; Ione R. Wilkes, AVP; Lois H. West, AVP; Rod R. Jensen, LO; Ron Thomas, LO; Randy Sanderson, LO.

DIRECTORS: Elmo H. Newswander, Chairman; Kay L. Robinson, W. Tom Davis, Rowan Anderson, Hal R. Robinson.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	2,177	1,932
INTEREST BEARING BALANCES	0	0
SECURITIES	17,092	11,364
FED FUNDS SOLD & REPO AGREEMENTS	10,000	7,200
GROSS LOANS & LEASES	31,713	31,710
LESS: RESERVE FOR LOAN LOSS	1,523	509
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	30,190	31,201
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	285	316
OTHER REAL ESTATE	630	464
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,012	1,320
TOTAL ASSETS	61,386	53,797
NON-INTEREST BEARING	5,307	4,625
INTEREST BEARING	49,675	41,968
TOTAL DEPOSITS	54,982	46,593
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	1,050	950
TOTAL LIABILITIES	56,032	47,543
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	38	38
SURPLUS	1,212	1,212
UNDIVIDED PROFITS & CAPITAL RES.	4,104	5,004
TOTAL EQUITY CAPITAL	5,354	6,254
TOTAL LIAB. & EQUITY CAPITAL	61,386	53,797

SECURITY STATE BANK OF BASIN

(Big Horn County)

OFFICERS: Douglas M. Crouse, President; Julie R. Kershner, Cashier; Susan A. Antley, AVP; Cindy Schlattmann, VP; Ron D. Boyd, AVP; Robert Gish, TO; Bobbi K. Paxton, AC.

DIRECTORS: Del M. Crouse, Chairman; Douglas M. Crouse, J. W. Core, Russell Peters, Wayne Keller, Vernon E. Estes, Riki Shimogaki.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,007	1,996
INTEREST BEARING BALANCES	1,283	2,488
SECURITIES	22,261	14,473
FED FUNDS SOLD & REPO AGREEMENTS	0	3,500
GROSS LOANS & LEASES	13,573	13,812
LESS: RESERVE FOR LOAN LOSS	353	332
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	13,220	13,480
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	225	229
OTHER REAL ESTATE	360	348
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	830	873
TOTAL ASSETS	39,186	37,387
NON-INTEREST BEARING	1,535	2,131
INTEREST BEARING	31,978	29,952
TOTAL DEPOSITS	33,513	32,083
FED FUNDS PUR. & REPO AGREEMENTS	1,638	1,667
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	215	218
TOTAL LIABILITIES	35,366	33,968
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	75	75
SURPLUS	2,425	2,425
UNDIVIDED PROFITS & CAPITAL RES.	1,320	919
TOTAL EQUITY CAPITAL	3,820	3,419
TOTAL LIAB. & EQUITY CAPITAL	39,186	37,387

FIRST WYOMING BANK - BIG PINEY
(Sublette)

OFFICERS: David L. Harshbarger, President; Janice K. Keller; AC; Steven J. Cook, VP; Katie King, Money Manager.

DIRECTORS: Dan S. Budd, John A. Nigh, Donald R. Wassenberg, Albert E. Feuz, G. Dale Crank, Ted C. Frome, David L. Harshbarger, Thomas H. Chinnock, Rodney S. Bennett, Jr.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT. BEARING BAL & COIN & CURRENCY	769	1,062
INTEREST BEARING BALANCES	100	600
SECURITIES	17,379	11,488
FED FUNDS SOLD & REPO AGREEMENTS	505	4,625
GROSS LOANS & LEASES	6,192	7,887
LESS: RESERVE FOR LOAN LOSS	104	225
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	6,088	7,662
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	287	322
OTHER REAL ESTATE	231	95
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	249	411
TOTAL ASSETS	25,608	26,265
NON-INTEREST BEARING	3,494	4,052
INTEREST BEARING	19,198	19,093
TOTAL DEPOSITS	22,692	23,145
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	203	403
TOTAL LIABILITIES	22,895	23,548
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	2,100	2,100
UNDIVIDED PROFITS & CAPITAL RES.	513	517
TOTAL EQUITY CAPITAL	2,713	2,717
TOTAL LIAB. & EQUITY CAPITAL	25,608	26,265

FIRST INTERSTATE BANK OF BUFFALO

(Johnson County)

OFFICERS: Frank Rotellini, President; Mary Lee Corley, Cashier; Lynne M. Michelena, AVP.

DIRECTORS: Homer A. Scott, Jr.; E. Leon Keith, John P. Iberlin, John Knebel, Robert L. Ferril, R. Ross Elliot, Frank P. Rotellini, William Ruegamer.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	654	1,053
INTEREST BEARING BALANCES	400	1,000
SECURITIES	3,657	3,588
FED FUNDS SOLD & REPO AGREEMENTS	1,650	1,200
GROSS LOANS & LEASES	7,003	7,442
LESS: RESERVE FOR LOAN LOSS	58	113
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	6,945	7,329
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	136	167
OTHER REAL ESTATE	6	87
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	203	303
TOTAL ASSETS	13,651	14,727
NON-INTEREST BEARING	1,188	941
INTEREST BEARING	11,471	12,651
TOTAL DEPOSITS	12,659	13,592
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	82	137
TOTAL LIABILITIES	12,741	13,729
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	675	675
UNDIVIDED PROFITS & CAPITAL RES.	135	223
TOTAL EQUITY CAPITAL	910	998
TOTAL LIAB. & EQUITY CAPITAL	13,651	14,727

WYOMING BANK AND TRUST COMPANY

(Buffalo, Johnson County)

OFFICERS: Donald P. Kraen, President; Shirley J. Ainsworth, Cashier; Robert W. Alinder, VP; Robert L. Hancock, AC; John P. Gammon III, AC; Gayle L. Warne, AC.

DIRECTORS: Fred E. Hesse, J. Peter Camino, Robert L. Hancock, Dennis M. Kirven, Donald P. Kraen, Mary E. Lawrence.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,721	1,404
INTEREST BEARING BALANCES	793	200
SECURITIES	10,448	8,326
FED FUNDS SOLD & REPO AGREEMENTS	2,175	2,825
GROSS LOANS & LEASES	12,470	12,924
LESS: RESERVE FOR LOAN LOSS	176	141
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	12,294	12,783
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	539	569
OTHER REAL ESTATE	622	581
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	529	622
TOTAL ASSETS	29,121	27,310
NON-INTEREST BEARING	3,011	2,479
INTEREST BEARING	23,084	21,777
TOTAL DEPOSITS	26,095	24,256
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	180	89
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	216	246
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	312	374
TOTAL LIABILITIES	26,803	24,965
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	50	50
SURPLUS	1,300	1,300
UNDIVIDED PROFITS & CAPITAL RES.	968	995
TOTAL EQUITY CAPITAL	2,318	2,345
TOTAL LIAB. & EQUITY CAPITAL	29,121	27,310

FARMERS STATE BANK OF BURNS

(Laramie County)

OFFICERS: Dennis Wallace, President; Charles T. Fornstrom, VP; Lorna Cozad, Cashier.

DIRECTORS: Dennis Wallace, Charles T. Fornstrom, S. Dianne Wallace, Henry Weber, Jerry Palen, Theodore B. Bastian.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	633	593
INTEREST BEARING BALANCES	1,572	1,696
SECURITIES	8,513	6,970
FED FUNDS SOLD & REPO AGREEMENTS	2,550	2,050
GROSS LOANS & LEASES	3,839	3,937
LESS: RESERVE FOR LOAN LOSS	60	60
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	3,779	3,877
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	202	255
OTHER REAL ESTATE	0	14
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	394	239
TOTAL ASSETS	17,643	15,694
NON-INTEREST BEARING	1,935	1,712
INTEREST BEARING	14,225	12,559
TOTAL DEPOSITS	16,160	14,271
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	113	129
TOTAL LIABILITIES	16,273	14,400
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	600	600
UNDIVIDED PROFITS & CAPITAL RES.	670	594
TOTAL EQUITY CAPITAL	1,370	1,294
TOTAL LIAB. & EQUITY CAPITAL	17,643	15,694

BANK OF CASPER
(Natrona County)

Bank closed 1-22-87
No year-end, 1987 information available.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY		781
INTEREST BEARING BALANCES		0
SECURITIES		1,440
FED FUNDS SOLD & REPO AGREEMENTS		440
GROSS LOANS & LEASES		4,230
LESS: RESERVE FOR LOAN LOSS		134
LESS: ALLOCATED TRANS. RISK RESERVE		0
NET LOANS & LEASES		4,096
ASSETS HELD IN TRADING ACCOUNTS		0
PREMISES & FIXED ASSETS		277
OTHER REAL ESTATE		325
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES		0
CUST. LIAB TO BANK ON ACCEPT		0
INTANGIBLE ASSETS		0
OTHER ASSETS		145
TOTAL ASSETS		7,504
NON-INTEREST BEARING		1,178
INTEREST BEARING		5,646
TOTAL DEPOSITS		6,824
FED FUNDS PUR. & REPO AGREEMENTS		0
DEMAND NOTES ISSUED TO US TREAS.		0
OTHER BORROWED MONEY		0
MORTGAGE INDEBTEDNESS		0
BANK'S LIAB ON ACCEPT OUTSTANDING		0
NOTES & DEB. SUBORD TO DEPOSITS		0
OTHER LIABILITIES		62
TOTAL LIABILITIES		6,886
LIMITED LIFE PREFERRED STOCK		0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK		0
COMMON STOCK		500
SURPLUS		388
UNDIVIDED PROFITS & CAPITAL RES.		(270)
TOTAL EQUITY CAPITAL		618
TOTAL LIAB. & EQUITY CAPITAL		7,504

FIRST WYOMING BANK - CASPER

(Natrona County)

OFFICERS: John P. Jorgensen, President; Sally L. Fernau, AC; David E. Bitner, Sr. VP; Paula J. Wilson, VP; Joseph Sprecher, VP; Richard A. Pavlicek, VP; Kent R. Robson, VP; Cary E. Brus, LO.

DIRECTORS: Robert E. Bryans, Chairman; James A. Barlow, James E. Cunningham, Richard K. Lisco, William T. Schwartz, Clyde W. Sissman, Jr., R. Fred Stratton, Thomas F. Stroock, Louis W. Taubert, Jr., Robert Pappenheim, John P. Jorgensen.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	3,084	2,385
INTEREST BEARING BALANCES	1,600	500
SECURITIES	11,159	11,803
FED FUNDS SOLD & REPO AGREEMENTS	5,850	7,100
GROSS LOANS & LEASES	23,349	22,477
LESS: RESERVE FOR LOAN LOSS	326	675
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	23,023	21,802
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	1,554	1,614
OTHER REAL ESTATE	895	1,514
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	747	755
TOTAL ASSETS	47,912	47,473
NON-INTEREST BEARING	8,764	7,935
INTEREST BEARING	33,785	34,175
TOTAL DEPOSITS	42,549	42,110
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	400	204
TOTAL LIABILITIES	42,949	42,314
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	113	113
SURPLUS	3,432	3,432
UNDIVIDED PROFITS & CAPITAL RES.	1,418	1,614
TOTAL EQUITY CAPITAL	4,963	5,159
TOTAL LIAB. & EQUITY CAPITAL	47,912	47,473

THE EQUALITY STATE BANK

(Cheyenne, Laramie County)

OFFICERS: Mike J. Coughlin, President; Richard L. Fleck, Sr. VP & Cashier; Bill McElroy, VP; Cynthia Cotton, AC & DPO; Marlys Wilson, AVP; Dianne Kellogg, AC; Greg Wirfel, LO.

DIRECTORS: Thomas J. Carroll, Chairman; Mike J. Coughlin, M. V. Federer, Juan DeHerrera, William Bagley, Abe Rosenberg, Carrol Orrison, Carl Halladay, Jr; Morris Kemper, Carl J. Occhipinti, Ivan Heimsoth, William Pickering.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	5,961	4,004
INTEREST BEARING BALANCES	450	400
SECURITIES	9,944	8,166
FED FUNDS SOLD & REPO AGREEMENTS	2,125	6,000
GROSS LOANS & LEASES	20,542	18,934
LESS: RESERVE FOR LOAN LOSS	240	130
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	20,302	18,804
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	495	532
OTHER REAL ESTATE	65	133
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	548	512
TOTAL ASSETS	39,890	38,551
NON-INTEREST BEARING	7,478	7,577
INTEREST BEARING	28,527	27,304
TOTAL DEPOSITS	36,005	34,881
FED FUNDS PUR. & REPO AGREEMENTS	600	605
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	215	213
TOTAL LIABILITIES	36,820	35,699
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	500	500
SURPLUS	1,000	750
UNDIVIDED PROFITS & CAPITAL RES.	1,570	1,602
TOTAL EQUITY CAPITAL	3,070	2,852
TOTAL LIAB. & EQUITY CAPITAL	39,890	38,551

FIRST WYOMING BANK - CHEYENNE

(Laramie County)

OFFICERS: Randall L. Dancliff, President; Edward W. Cleary, VP & AC; Daniel B. Clawson, Sr. VP; Dan G. Simkins, Sr. VP; James M. Moses, Sr. VP; R. Scott Murdock, Sr. VP.

DIRECTORS: Ralph L. Owen, A. G. Andrikopoulos, P. S. Cook, II, Randall L. Dancliff, William J. Dinneen, Jr., David R. Johnson, Thomas E. Kilty, Edward F. Murray, Jr., William G. Rector, Rodger V. Schroeder, Blair J. Trautwein, Henry Y. Tsumagari, G. John Veta, Thomas Scranton.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	26,727	17,820
INTEREST BEARING BALANCES	0	0
SECURITIES	18,253	12,775
FED FUNDS SOLD & REPO AGREEMENTS	390	1,585
GROSS LOANS & LEASES	38,350	35,654
LESS: RESERVE FOR LOAN LOSS	598	887
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	37,752	34,767
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	3,430	3,491
OTHER REAL ESTATE	1,236	1,064
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	2,154	1,558
TOTAL ASSETS	89,942	73,060
NON-INTEREST BEARING	35,727	24,111
INTEREST BEARING	41,067	37,016
TOTAL DEPOSITS	76,794	61,127
FED FUNDS PUR. & REPO AGREEMENTS	2,269	442
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	1,947	2,028
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	917	1,468
TOTAL LIABILITIES	81,927	65,065
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	220	220
SURPLUS	5,300	5,300
UNDIVIDED PROFITS & CAPITAL RES.	2,495	2,475
TOTAL EQUITY CAPITAL	8,015	7,995
TOTAL LIAB. & EQUITY CAPITAL	89,942	73,060

FIRST WYOMING BANK - EAST CHEYENNE

(Laramie County)

OFFICERS: Ralph L. Owen, President; Chris McRady, AC; Walt Akin, VP; Dennis Grenier, AVP.

DIRECTORS: Ralph L. Owen, A. G. Andrikopoulos, P. S. Cook, II, Randall L. Dancliff, William J. Dinneen, Jr., David R. Johnson, Thomas E. Kilty, Edward F. Murray, Jr., William G. Rector, Rodger V. Schroeder, Blair J. Trautwein, Henry Y. Tsumagari, G. John Veta, Thomas Scranton.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,838	1,735
INTEREST BEARING BALANCES	900	100
SECURITIES	12,459	9,800
FED FUNDS SOLD & REPO AGREEMENTS	1,540	2,755
GROSS LOANS & LEASES	12,751	15,784
LESS: RESERVE FOR LOAN LOSS	480	665
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	12,271	15,119
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	899	970
OTHER REAL ESTATE	477	495
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	364	679
TOTAL ASSETS	30,748	31,653
NON-INTEREST BEARING	5,510	6,379
INTEREST BEARING	21,951	21,232
TOTAL DEPOSITS	27,461	27,611
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	909
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	267	221
TOTAL LIABILITIES	27,728	28,741
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	115	115
SURPLUS	2,260	2,260
UNDIVIDED PROFITS & CAPITAL RES.	645	537
TOTAL EQUITY CAPITAL	3,020	2,912
TOTAL LIAB. & EQUITY CAPITAL	30,748	31,653

FIRST WYOMING BANK - NORTH CHEYENNE

(Laramie County)

OFFICERS: Thomas F. Scranton, President; Pamela S. Jerke, AC; Steven P. Plambeck, VP;.

DIRECTORS: Ralph L. Owen, Chairman; A. G. Andrikopoulos, Edward F. Murray, Jr., Roger Schroeder, Blair Trautwein, G. John Veta, Thomas E. Kilty, David R. Johnson, P. S. Cook, II, William J. Dinneen, Jr., Henry Y. Tsumagari, Randall Dancliff, William Rector, Thomas Scranton.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,387	3,029
INTEREST BEARING BALANCES	1,000	0
SECURITIES	6,838	5,207
FED FUNDS SOLD & REPO AGREEMENTS	905	405
GROSS LOANS & LEASES	10,731	12,032
LESS: RESERVE FOR LOAN LOSS	168	317
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	10,563	11,715
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	239	317
OTHER REAL ESTATE	171	4
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	330	937
TOTAL ASSETS	21,433	21,614
NON-INTEREST BEARING	4,445	4,456
INTEREST BEARING	15,190	15,496
TOTAL DEPOSITS	19,635	19,952
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	339	249
TOTAL LIABILITIES	19,974	20,201
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	125	125
SURPLUS	1,275	1,275
UNDIVIDED PROFITS & CAPITAL RES.	59	13
TOTAL EQUITY CAPITAL	1,459	1,413
TOTAL LIAB. & EQUITY CAPITAL	21,433	21,614

FRONTIER BANK OF LARAMIE COUNTY

(Cheyenne, Laramie County)

OFFICERS: James L. Hunnicutt, President; R. D. Stroh, Cashier; Ann Berckefeldt, Operations Officer.

DIRECTORS: Nick J. Anest, L. Dean Fosher, Robert E. Cater, Lee Garlach, Richard H. Hughes, David K. H. Dung, Robert R. Kanard, Robert W. Seniff, Richard Nobel, Saul M. Weingarten, Mark E. Shubert, Charles Graves, Tim Davies.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	447	315
INTEREST BEARING BALANCES	400	300
SECURITIES	527	30
FED FUNDS SOLD & REPO AGREEMENTS	1,245	1,770
GROSS LOANS & LEASES	5,695	4,396
LESS: RESERVE FOR LOAN LOSS	82	55
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	5,613	4,341
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	207	226
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	104	53
TOTAL ASSETS	8,543	7,035
NON-INTEREST BEARING	937	1,034
INTEREST BEARING	6,402	4,861
TOTAL DEPOSITS	7,339	5,895
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	30	39
TOTAL LIABILITIES	7,369	5,934
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	400	400
SURPLUS	600	600
UNDIVIDED PROFITS & CAPITAL RES.	174	101
TOTAL EQUITY CAPITAL	1,174	1,101
TOTAL LIAB. & EQUITY CAPITAL	8,543	7,035

WESTERN BANK OF CHEYENNE

(Laramie County)

OFFICERS: Eugene T. Hayes, President; Marci Rulon, Cashier; William M. Starrs, VP; James Martin, AVP;

DIRECTORS: Eugene T. Hayes, William C. Allen, J. Michael Doherty, John Galeotos, Richard C. Orrison, Lloyd W. Peterson, Duane VonKrosigk, Wayne A. Brown.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	993	880
INTEREST BEARING BALANCES	0	700
SECURITIES	2,172	1,202
FED FUNDS SOLD & REPO AGREEMENTS	300	300
GROSS LOANS & LEASES	6,341	5,488
LESS: RESERVE FOR LOAN LOSS	96	47
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	6,245	5,441
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	416	432
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	297	154
TOTAL ASSETS	10,423	9,109
NON-INTEREST BEARING	1,638	1,904
INTEREST BEARING	7,881	6,143
TOTAL DEPOSITS	9,519	8,047
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	90	60
TOTAL LIABILITIES	9,609	8,107
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	600	600
UNDIVIDED PROFITS & CAPITAL RES.	14	202
TOTAL EQUITY CAPITAL	814	1,002
TOTAL LIAB. & EQUITY CAPITAL	10,423	9,109

FIRST WYOMING BANK - CODY

(Park County)

OFFICERS: M. D. Ellis, President; Shirley Anderson, Ass't Cashier; Kurt V. Hopkin, VP; Maxine Hill, Money Manager; Catherine Hardisty, AVP; Dale M. Smith, Sr. VP; Jon Pietsch, L. Rep.; David Randol, VP; Corliss Carlson, Loan Rep; Leura Riedel, TO.

DIRECTORS: Robert W. Frisby, Ernest J. Goppert, Jr., John A. Nigh, Jarrad J. Reed, Marinell Boydston, M. D. Ellis, David S. Randol, Jack Turnell, Robert D. Sell, Ralph Williams, Gary Rice, Richard Roller.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	2,011	4,099
INTEREST BEARING BALANCES	600	200
SECURITIES	21,470	15,798
FED FUNDS SOLD & REPO AGREEMENTS	1,540	950
GROSS LOANS & LEASES	22,829	26,879
LESS: RESERVE FOR LOAN LOSS	488	957
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	22,341	25,922
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	2,124	2,282
OTHER REAL ESTATE	1,005	893
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,922	1,530
TOTAL ASSETS	53,013	51,674
NON-INTEREST BEARING	7,186	7,972
INTEREST BEARING	39,646	38,223
TOTAL DEPOSITS	46,832	46,195
FED FUNDS PUR. & REPO AGREEMENTS	244	375
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	1,222	197
TOTAL LIABILITIES	48,298	46,767
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	110	110
SURPLUS	3,140	2,890
UNDIVIDED PROFITS & CAPITAL RES.	1,465	1,907
TOTAL EQUITY CAPITAL	4,715	4,907
TOTAL LIAB. & EQUITY CAPITAL	53,013	51,674

WESTERN BANK OF CODY

(Park County)

OFFICERS: Douglas H. Weedin, President; Helen M. Blare, Cashier; Brian C. Anderson, AVP.

DIRECTORS: Dennis W. White, David O. Smiley, Douglas H. Weedin, William C. Garlow, James M. Guill.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,167	934
INTEREST BEARING BALANCES	896	396
SECURITIES	2,631	1,792
FED FUNDS SOLD & REPO AGREEMENTS	150	750
GROSS LOANS & LEASES	4,863	5,380
LESS: RESERVE FOR LOAN LOSS	88	88
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	4,775	5,292
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	215	222
OTHER REAL ESTATE	52	60
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	183	188
TOTAL ASSETS	10,069	9,634
NON-INTEREST BEARING	1,932	1,651
INTEREST BEARING	7,438	7,228
TOTAL DEPOSITS	9,370	8,879
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	30	28
TOTAL LIABILITIES	9,400	8,907
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	400	400
UNDIVIDED PROFITS & CAPITAL RES.	69	127
TOTAL EQUITY CAPITAL	669	727
TOTAL LIAB. & EQUITY CAPITAL	10,069	9,634

THE CONVERSE COUNTY BANK

(Douglas, Converse County)

OFFICERS: M. Hale Kreycik, President; Raymond D. Saunders, Sr. VP; Donnie D. Tarrell, VP & Cashier; Keith Cowden, VP & TO; Cecil J. Coe, Sr. VP; Thomas B. Saunders, VP; Douglas Krogh, VP.

DIRECTORS: Larry G. Bean, Wade Brorby, Cecil J. Coe, John C. Dilts, William A. Hinrichs, M. Hale Kreycik, Dennis K. Rogers, Raymond D. Saunders, James A. Willox, Thomas B. Saunders, Sally A. Seebaum, Earl D. Scott, Fred F. Schroeder.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	2,413	3,728
INTEREST BEARING BALANCES	0	0
SECURITIES	38,531	40,624
FED FUNDS SOLD & REPO AGREEMENTS	10,000	2,000
GROSS LOANS & LEASES	15,354	18,509
LESS: RESERVE FOR LOAN LOSS	473	450
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	14,881	18,059
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	528	587
OTHER REAL ESTATE	203	223
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,401	2,228
TOTAL ASSETS	67,957	67,449
NON-INTEREST BEARING	6,515	6,912
INTEREST BEARING	56,295	55,179
TOTAL DEPOSITS	62,810	62,091
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	729	723
TOTAL LIABILITIES	63,539	62,814
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	2,900	2,900
UNDIVIDED PROFITS & CAPITAL RES.	1,418	1,635
TOTAL EQUITY CAPITAL	4,418	4,635
TOTAL LIAB. & EQUITY CAPITAL	67,957	67,449

FIRST WYOMING BANK - DOUGLAS

(Converse County)

OFFICERS: Robert P. Bryans, President; Bonnie Pryczynski, AC & Service Officer; Howard C. Wigert, VP.

DIRECTORS: Glen E. Russell, Donald J. Smylie, Robert P. Bryans, Robert W. Pappenheim, William Jay Smith, Larry Fox.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,432	1,199
INTEREST BEARING BALANCES	500	599
SECURITIES	13,418	11,675
FED FUNDS SOLD & REPO AGREEMENTS	0	2,930
GROSS LOANS & LEASES	7,384	8,560
LESS: RESERVE FOR LOAN LOSS	287	337
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	7,097	8,223
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	219	263
OTHER REAL ESTATE	232	161
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	71	90
OTHER ASSETS	433	406
TOTAL ASSETS	23,402	25,546
NON-INTEREST BEARING	2,911	2,868
INTEREST BEARING	18,251	20,670
TOTAL DEPOSITS	21,162	23,538
FED FUNDS PUR. & REPO AGREEMENTS	115	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	383	271
TOTAL LIABILITIES	21,660	23,809
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	1,100	1,100
UNDIVIDED PROFITS & CAPITAL RES.	442	437
TOTAL EQUITY CAPITAL	1,742	1,737
TOTAL LIAB. & EQUITY CAPITAL	23,402	25,546

FIRST WYOMING BANK - EVANSTON

(Uinta County)

OFFICERS: James R. Eddington, President; Mary Lou Bruce, AC; Leonard K. Defa, EVP; Lori Alexander, VP; Leslie Sharboro, AVP.

DIRECTORS: Fred Kallas, Chairman; Dianne Mills, LaMar Day, Burton South, David D. Madia, John Nigh, James R. Eddington.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,607	3,331
INTEREST BEARING BALANCES	1,050	400
SECURITIES	28,535	25,681
FED FUNDS SOLD & REPO AGREEMENTS	5,270	3,360
GROSS LOANS & LEASES	18,784	22,592
LESS: RESERVE FOR LOAN LOSS	453	464
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	18,331	22,128
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	343	442
OTHER REAL ESTATE	1,552	1,141
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,085	1,328
TOTAL ASSETS	57,773	57,811
NON-INTEREST BEARING	5,338	6,237
INTEREST BEARING	46,597	42,353
TOTAL DEPOSITS	51,935	48,590
FED FUNDS PUR. & REPO AGREEMENTS	170	709
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	2,140
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	300
OTHER LIABILITIES	993	906
TOTAL LIABILITIES	53,098	52,645
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	1,500	1,500
SURPLUS	2,750	2,750
UNDIVIDED PROFITS & CAPITAL RES.	425	916
TOTAL EQUITY CAPITAL	4,675	5,166
TOTAL LIAB. & EQUITY CAPITAL	57,773	57,811

PIONEER BANK OF EVANSTON

(Uinta County)

OFFICERS: Harry A. Palmer, President; James Sauerbreit, VP & Cashier; AC; Jeanette Wagstaff, Operations Officer.

DIRECTORS: Mike J. Coughlin, Miles J. Alexander, William D. Bagley, John Fanos, M. V. Federer, Harry A. Palmer, William G. Pickering, John R. Stevens, Edwin Wheeler, Thomas Carroll, John A. Proffit, Abe Rosenberg, Marian Urbigkit.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,236	1,595
INTEREST BEARING BALANCES	0	0
SECURITIES	6,419	6,076
FED FUNDS SOLD & REPO AGREEMENTS	0	900
GROSS LOANS & LEASES	10,843	9,385
LESS: RESERVE FOR LOAN LOSS	174	144
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	10,669	9,241
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	806	477
OTHER REAL ESTATE	507	583
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	414	261
TOTAL ASSETS	20,051	19,133
NON-INTEREST BEARING	2,953	3,086
INTEREST BEARING	13,887	14,185
TOTAL DEPOSITS	16,840	17,271
FED FUNDS PUR. & REPO AGREEMENTS	700	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	463	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	387	183
TOTAL LIABILITIES	18,390	17,454
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	400	400
SURPLUS	400	400
UNDIVIDED PROFITS & CAPITAL RES.	861	879
TOTAL EQUITY CAPITAL	1,661	1,679
TOTAL LIAB. & EQUITY CAPITAL	20,051	19,133

EQUALITY BANK OF EVANSVILLE

(Natrona County)

OFFICERS: Jay F. Bordewick, President; Darrell G. Satterfield, VP & Cashier, Shellie Kirk, LO.

DIRECTORS: Mike J. Coughlin, Jay F. Bordewick, M. V. Federer, Ken McIntosh, Sam Wormus, William G. Pickering, Gordon Saathoff, Al Urbigkit, Carroll Orrison, Marian Urbigkit, Thomas J. Carroll.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,201	853
INTEREST BEARING BALANCES	0	0
SECURITIES	1,301	1,100
FED FUNDS SOLD & REPO AGREEMENTS	675	305
GROSS LOANS & LEASES	4,521	4,036
LESS: RESERVE FOR LOAN LOSS	130	44
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	4,391	3,992
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	268	303
OTHER REAL ESTATE	74	105
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	113	67
TOTAL ASSETS	8,023	6,725
NON-INTEREST BEARING	1,595	1,062
INTEREST BEARING	5,623	4,840
TOTAL DEPOSITS	7,218	5,902
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	57	62
TOTAL LIABILITIES	7,275	5,964
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	265	265
SURPLUS	485	485
UNDIVIDED PROFITS & CAPITAL RES.	(2)	11
TOTAL EQUITY CAPITAL	748	761
TOTAL LIAB. & EQUITY CAPITAL	8,023	6,725

FIRST INTERSTATE BANK OF GILLETTE

(Campbell County)

OFFICERS: Ronald J. Pasco, President; John Cromwell, Cashier; Mitch Maycock, Sr. VP; James Dykes, VP; Kent Levi, VP; Thomas J. Brantz, AVP; Delores Warfield, AVP; Evelyn Young, AVP.

DIRECTORS: Homer Scott, Jr.; Ronald J. Pasco; Robert Ferril, W. B. Fitch, Joe W. King, Robert Noecker, A. W. Paulsen, William Ruegamer, Larry Suchor, Milton C.Willis, Doyle "Bud" Hayden, Dan Scott.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	6,337	976
INTEREST BEARING BALANCES	200	300
SECURITIES	48,796	4,816
FED FUNDS SOLD & REPO AGREEMENTS	3,400	1,900
GROSS LOANS & LEASES	28,647	10,534
LESS: RESERVE FOR LOAN LOSS	241	131
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	28,406	10,403
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	2,379	142
OTHER REAL ESTATE	452	495
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	71	0
OTHER ASSETS	1,855	331
TOTAL ASSETS	91,896	19,363
NON-INTEREST BEARING	16,903	2,692
INTEREST BEARING	71,324	15,186
TOTAL DEPOSITS	88,227	17,878
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	799	178
TOTAL LIABILITIES	89,026	18,056
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	500	500
SURPLUS	2,250	500
UNDIVIDED PROFITS & CAPITAL RES.	120	307
TOTAL EQUITY CAPITAL	2,870	1,307
TOTAL LIAB. & EQUITY CAPITAL	91,896	19,363

FIRST WYOMING BANK - GILLETTE

(Campbell County)

OFFICERS: Amir Sancher, President; Lynn Zimmer, AC; Pamela Nesius, VP.

DIRECTORS: Michael B. Enzi, Marjorie Sanders, Lee Worman, Amir Sancher, Patricia Litton, Donald G. Cale, Robert Pappenheim.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,222	1,011
INTEREST BEARING BALANCES	800	200
SECURITIES	26,319	6,843
FED FUNDS SOLD & REPO AGREEMENTS	145	620
GROSS LOANS & LEASES	4,634	4,057
LESS: RESERVE FOR LOAN LOSS	68	85
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	4,566	3,972
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	697	479
OTHER REAL ESTATE	105	105
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	155	169
TOTAL ASSETS	34,009	13,399
NON-INTEREST BEARING	1,637	1,753
INTEREST BEARING	30,345	10,435
TOTAL DEPOSITS	31,982	12,188
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	345	143
TOTAL LIABILITIES	32,327	12,331
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	300	300
SURPLUS	800	500
UNDIVIDED PROFITS & CAPITAL RES.	582	268
TOTAL EQUITY CAPITAL	1,682	1,068
TOTAL LIAB. & EQUITY CAPITAL	34,009	13,399

FIRST WYOMING BANK - GREEN RIVER

(Sweetwater County)

OFFICERS: C. Michael Long, President; Darlene Butler, AC; Richard Flood, VP; Regina Clark, VP.

DIRECTORS: C. Michael Long, Glenn Hill, John Martin, John Nigh, Louise Ryckman, Wayne Johnson.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,468	856
INTEREST BEARING BALANCES	0	390
SECURITIES	13,093	11,851
FED FUNDS SOLD & REPO AGREEMENTS	1,790	3,685
GROSS LOANS & LEASES	8,676	8,027
LESS: RESERVE FOR LOAN LOSS	55	61
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	8,621	7,966
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	1,298	0
OTHER REAL ESTATE	26	1,374
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	416	501
OTHER ASSETS	302	373
TOTAL ASSETS	27,014	26,996
NON-INTEREST BEARING	3,948	3,696
INTEREST BEARING	19,990	19,936
TOTAL DEPOSITS	23,938	23,632
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	519
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	325	165
TOTAL LIABILITIES	24,263	24,316
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	500	500
SURPLUS	1,500	1,500
UNDIVIDED PROFITS & CAPITAL RES.	751	680
TOTAL EQUITY CAPITAL	2,751	2,680
TOTAL LIAB. & EQUITY CAPITAL	27,014	26,996

STATE BANK OF GREEN RIVER

(Sweetwater County)

OFFICERS: T. L. Stewart, President; Howard J. Baker, EVP & Cashier; Thomas C. Rogers, VP; Birdie Register, AVP; Helen Stahla, AVP; Miriam Gearino, AC & Manager; Kerry Shaw, AC.

DIRECTORS: William T. Rogers, Chairman; T. L. Stewart, Howard J. Baker, Thomas C. Rogers, Carol G. Morck, Carl Allen Morck, Grace Gasson, Elmer McKay, Donald Brown.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	3,161	4,535
INTEREST BEARING BALANCES	0	0
SECURITIES	13,158	14,785
FED FUNDS SOLD & REPO AGREEMENTS	0	1,225
GROSS LOANS & LEASES	11,332	11,870
LESS: RESERVE FOR LOAN LOSS	197	201
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	11,135	11,669
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	553	663
OTHER REAL ESTATE	277	121
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	429	422
TOTAL ASSETS	28,713	33,420
NON-INTEREST BEARING	5,108	6,825
INTEREST BEARING	19,697	22,652
TOTAL DEPOSITS	24,805	29,477
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	33	163
TOTAL LIABILITIES	24,838	29,640
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	121	121
SURPLUS	1,129	1,129
UNDIVIDED PROFITS & CAPITAL RES.	2,625	2,530
TOTAL EQUITY CAPITAL	3,875	3,780
TOTAL LIAB. & EQUITY CAPITAL	28,713	33,420

OREGON TRAIL BANK

(Guernsey, Platte County)

OFFICERS: V. E. Rossiter, Jr., President; Sharon A. Newton, VP & Cashier

DIRECTORS: V. E. Rossiter, Jr., Chairman; Glen Gorman, Chester Frederick, Dante Testolin, Tony Testolin.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	566	481
INTEREST BEARING BALANCES	800	1,900
SECURITIES	5,748	2,573
FED FUNDS SOLD & REPO AGREEMENTS	100	1,900
GROSS LOANS & LEASES	2,804	3,311
LESS: RESERVE FOR LOAN LOSS	30	23
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	2,774	3,288
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	47	63
OTHER REAL ESTATE	65	119
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	143	145
TOTAL ASSETS	10,243	10,469
NON-INTEREST BEARING	1,152	1,351
INTEREST BEARING	8,199	8,149
TOTAL DEPOSITS	9,351	9,500
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	29	43
TOTAL LIABILITIES	9,380	9,543
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	C
COMMON STOCK	50	50
SURPLUS	625	625
UNDIVIDED PROFITS & CAPITAL RES.	188	251
TOTAL EQUITY CAPITAL	863	926
TOTAL LIAB. & EQUITY CAPITAL	10,243	10,469

FIRST WYOMING BANK - HANNA

(Carbon County)

OFFICERS: Cathy Ford, President; Carol Garcia, AC.

DIRECTORS: Cathy Ford, G. David Shadrick, John T. Cobb, Al Merendino, Edna M. Quealy, Gene T. McMillen, Ralph D. Williams, David R. Johnson.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	190	426
INTEREST BEARING BALANCES	200	0
SECURITIES	1,696	1,114
FED FUNDS SOLD & REPO AGREEMENTS	725	5
GROSS LOANS & LEASES	133	839
LESS: RESERVE FOR LOAN LOSS	32	12
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	101	827
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	163	171
OTHER REAL ESTATE	5	27
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	90	168
TOTAL ASSETS	3,170	2,738
NON-INTEREST BEARING	400	286
INTEREST BEARING	2,395	1,956
TOTAL DEPOSITS	2,795	2,242
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	29	30
TOTAL LIABILITIES	2,824	2,272
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	150	150
SURPLUS	300	300
UNDIVIDED PROFITS & CAPITAL RES.	(104)	16
TOTAL EQUITY CAPITAL	346	466
TOTAL LIAB. & EQUITY CAPITAL	3,170	2,738

BANK OF JACKSON HOLE

(Teton County)

OFFICERS: Melvin D. Hutchings, President; Elaine K. Blauer, VP & Cashier; Michael R. Considine, AVP, Bruce E. Wolsey, AVP.

DIRECTORS: Robert F. Biolchini, Melvin D. Hutchings, Darrel C. Hoffman, John F. Turner, Peter L. Cook.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,151	1,076
INTEREST BEARING BALANCES	1,304	605
SECURITIES	5,641	1,816
FED FUNDS SOLD & REPO AGREEMENTS	135	490
GROSS LOANS & LEASES	6,389	6,588
LESS: RESERVE FOR LOAN LOSS	74	62
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	6,315	6,526
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	421	388
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	2
OTHER ASSETS	339	250
TOTAL ASSETS	15,306	11,153
NON-INTEREST BEARING	1,485	1,346
INTEREST BEARING	12,393	8,705
TOTAL DEPOSITS	13,878	10,051
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	145	52
TOTAL LIABILITIES	14,023	10,103
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	410	410
SURPLUS	823	475
UNDIVIDED PROFITS & CAPITAL RES.	50	165
TOTAL EQUITY CAPITAL	1,283	1,050
TOTAL LIAB. & EQUITY CAPITAL	15,306	11,153

FIRST WYOMING BANK - JACKSON HOLE

(Teton County)

OFFICERS: Jerry W. Rankin, President; Sheila M. Lipe, AC; R. M. Hill, Sr. VP; Lenny Roehrkasse, AVP; Cathie E. Burkland, RE LO; Debi Hardeman, AC, Ln. Rep.; Tracy McClurg, AVP; Bruce E. Wolsey, AVP & CL Off., Anthony Spiegelberg, CL Rep.

DIRECTORS: Ralph D. Williams, Jerry W. Rankin, G. Bland Hoke, Jr., Robert L. Shervin, Ralph L. Gill.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	2,178	3,796
INTEREST BEARING BALANCES	1,000	100
SECURITIES	15,522	8,893
FED FUNDS SOLD & REPO AGREEMENTS	1,730	1,345
GROSS LOANS & LEASES	20,840	21,093
LESS: RESERVE FOR LOAN LOSS	271	258
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	20,569	20,835
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	1,583	1,657
OTHER REAL ESTATE	147	576
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	694	870
TOTAL ASSETS	43,423	38,072
NON-INTEREST BEARING	8,168	7,371
INTEREST BEARING	30,887	26,814
TOTAL DEPOSITS	39,055	34,185
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	200	300
OTHER LIABILITIES	586	376
TOTAL LIABILITIES	39,841	34,861
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	2,400	2,400
UNDIVIDED PROFITS & CAPITAL RES.	1,082	711
TOTAL EQUITY CAPITAL	3,582	3,211
TOTAL LIAB. & EQUITY CAPITAL	43,423	38,072

THE JACKSON STATE BANK

(Teton County)

OFFICERS: W. Richard Scarlett, President & CEO; Thomas F. Eacott, EVP; Jeffrey R. Fuechsel, Sr. VP; David R. Landis, VP & Cashier; Richard W. Martin, 1st VP; Robert A. Bovee, Jr., VP; Laurene W. Sinn, VP.

DIRECTORS: Lynn F. Clark, Thomas F. Eacott, Robert J. Jaycox, David K. Larson, Grant C. Larson, Earl Sams Lightner, Mary H. Mead, W. Richard Scarlett, Paul von Gontard, Clarene Law.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	7,535	5,975
INTEREST BEARING BALANCES	0	0
SECURITIES	34,494	30,953
FED FUNDS SOLD & REPO AGREEMENTS	11,800	8,600
GROSS LOANS & LEASES	53,014	48,116
LESS: RESERVE FOR LOAN LOSS	1,018	603
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	51,996	47,513
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	939	1,026
OTHER REAL ESTATE	528	1,142
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	1,337	1,324
TOTAL ASSETS	108,629	96,533
NON-INTEREST BEARING	12,925	13,383
INTEREST BEARING	88,162	75,218
TOTAL DEPOSITS	101,087	88,601
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	428
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	105	210
OTHER LIABILITIES	399	745
TOTAL LIABILITIES	101,591	89,984
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	412	412
SURPLUS	4,688	3,688
UNDIVIDED PROFITS & CAPITAL RES.	1,938	2,449
TOTAL EQUITY CAPITAL	7,038	6,549
TOTAL LIAB. & EQUITY CAPITAL	108,629	96,533

FIRST WYOMING BANK - KEMMERER

(Lincoln County)

OFFICERS: Thomas H. Chinnock, President; Paula Ferentchak, AC; T. Mark Mickelson, VP; John R. Pizzato, VP; Mae Jean Julian, VP; William James, VP; Steve Cook, AVP.

DIRECTORS: Ted C. Frome, Thomas H. Chinnock, Albert E. Feuz, John A. Nigh, G. Dale Crank, Rodney S. Bennett, Jr., Dan S. Budd, Donald R. Wassenberg, David Harshbarger.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,895	2,401
INTEREST BEARING BALANCES	2,200	889
SECURITIES	26,377	24,541
FED FUNDS SOLD & REPO AGREEMENTS	6,585	7,180
GROSS LOANS & LEASES	19,298	19,357
LESS: RESERVE FOR LOAN LOSS	257	297
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	19,041	19,060
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	677	669
OTHER REAL ESTATE	172	342
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	614	734
TOTAL ASSETS	57,561	55,816
NON-INTEREST BEARING	6,791	8,065
INTEREST BEARING	43,407	38,238
TOTAL DEPOSITS	50,198	46,303
FED FUNDS PUR. & REPO AGREEMENTS	0	2,298
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	400	400
OTHER LIABILITIES	566	573
TOTAL LIABILITIES	51,164	49,574
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	125	125
SURPLUS	4,375	4,375
UNDIVIDED PROFITS & CAPITAL RES.	1,897	1,742
TOTAL EQUITY CAPITAL	6,397	6,242
TOTAL LIAB. & EQUITY CAPITAL	57,561	55,816

CENTRAL BANK & TRUST

(Lander, Fremont County)

OFFICERS: William P. Von Holtum, President; Jane S. Nolde, AVP & Cashier; Scott J. Brewster, VP; Carl L. Huhnke, LO; Sandra K. Behrendsen, Student LO.

DIRECTORS: John E. Von Holtum, Chairman; Robert H. McClurg, Gary A. Barney, C. E. Spurlock, Jr., J. M. Kail, Patricia Von Holtum, Blair S. Hallam, William P. Von Holtum.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,327	1,351
INTEREST BEARING BALANCES	0	0
SECURITIES	3,814	4,324
FED FUNDS SOLD & REPO AGREEMENTS	0	1,050
GROSS LOANS & LEASES	16,839	17,985
LESS: RESERVE FOR LOAN LOSS	318	667
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	16,521	17,318
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	1,040	1,111
OTHER REAL ESTATE	663	1,375
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	547	612
TOTAL ASSETS	23,912	27,141
NON-INTEREST BEARING	3,586	4,095
INTEREST BEARING	18,061	19,897
TOTAL DEPOSITS	21,647	23,992
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	759	796
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	144	174
TOTAL LIABILITIES	22,550	24,962
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	1,800	1,800
UNDIVIDED PROFITS & CAPITAL RES.	(638)	179
TOTAL EQUITY CAPITAL	1,362	2,179
TOTAL LIAB. & EQUITY CAPITAL	23,912	27,141

FIRST WYOMING BANK - LANDER

(Fremont County)

OFFICERS: Ralph D. Williams, President; Kathleen D. Huelle, VP & AC; Kenneth Simms, Sr. VP, Doug R. Anesi, VP.

DIRECTORS: Edward N. Baldwin, Richard Bennett, Jr., James E. Guschewsky, Charles H. Krebs, Kenneth A. Rathbone, Joyce Stultz, Ralph D. Williams, Charles C. Yardas, Robert A. Peck.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,950	2,445
INTEREST BEARING BALANCES	1,299	100
SECURITIES	29,250	20,787
FED FUNDS SOLD & REPO AGREEMENTS	5,805	14,770
GROSS LOANS & LEASES	17,658	23,057
LESS: RESERVE FOR LOAN LOSS	251	581
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	17,407	22,476
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	702	727
OTHER REAL ESTATE	623	313
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	653	735
TOTAL ASSETS	57,689	62,353
NON-INTEREST BEARING	11,387	9,337
INTEREST BEARING	41,202	47,870
TOTAL DEPOSITS	52,589	57,207
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	300
OTHER LIABILITIES	328	362
TOTAL LIABILITIES	52,917	57,869
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	205	205
SURPLUS	3,295	3,295
UNDIVIDED PROFITS & CAPITAL RES.	1,272	984
TOTAL EQUITY CAPITAL	4,772	4,484
TOTAL LIAB. & EQUITY CAPITAL	57,689	62,353

CITIZENS BANK

(Laramie, Albany County)

OFFICERS: James E. Cowan, President; E. R. Chandler, VP & Cashier.

DIRECTORS: James D. Hollon, Chairman; James E. Cowan, Maurice D. Wear, John G. Heward, Warren A. Lauer; Ivan R. Willey, James A. Zancanella.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	673	650
INTEREST BEARING BALANCES	287	786
SECURITIES	2,792	1,984
FED FUNDS SOLD & REPO AGREEMENTS	675	350
GROSS LOANS & LEASES	5,308	4,494
LESS: RESERVE FOR LOAN LOSS	68	65
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	5,240	4,429
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	459	483
OTHER REAL ESTATE	4	161
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	136	117
TOTAL ASSETS	10,266	8,960
NON-INTEREST BEARING	1,196	1,204
INTEREST BEARING	8,195	6,968
TOTAL DEPOSITS	9,391	8,172
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	58	50
TOTAL LIABILITIES	9,449	8,222
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	101	101
SURPLUS	685	685
UNDIVIDED PROFITS & CAPITAL RES.	31	(48)
TOTAL EQUITY CAPITAL	817	738
TOTAL LIAB. & EQUITY CAPITAL	10,266	8,960

FIRST WYOMING BANK - LARAMIE

(Albany County)

OFFICERS: Dick Van Pelt, President; Nancy Stutzman, AC; Gerald W. Walker EVP; Emma M. "Bobbie" Krafcizk, ATO.

DIRECTORS: J. A. Guthrie, Jr., Chairman; Dick Van Pelt, G. James Forbes, Ted C. Gertsch, David R. Johnson, Louie Schilt, Ralph L. Owen, John J. Shuster, Dale Robinson, Rodney Holland, Paul Rechard, Fred Ockers, Jr., Gary Dodds, James Spiegelberg.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	2,573	4,328
INTEREST BEARING BALANCES	0	900
SECURITIES	14,419	20,383
FED FUNDS SOLD & REPO AGREEMENTS	3,360	3,505
GROSS LOANS & LEASES	37,323	30,606
LESS: RESERVE FOR LOAN LOSS	251	372
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	37,072	30,234
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	927	986
OTHER REAL ESTATE	791	600
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	651
OTHER ASSETS	1,168	939
TOTAL ASSETS	60,310	62,526
NON-INTEREST BEARING	11,530	11,875
INTEREST BEARING	42,133	44,100
TOTAL DEPOSITS	53,663	55,975
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	4	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	449	573
TOTAL LIABILITIES	54,116	56,548
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	3,650	3,650
UNDIVIDED PROFITS & CAPITAL RES.	2,444	2,228
TOTAL EQUITY CAPITAL	6,194	5,978
TOTAL LIAB. & EQUITY CAPITAL	60,310	62,526

LINGLE STATE BANK

(Goshen County)

OFFICERS: Sam Smith, President; Keith Whitney, EVP & Cashier; Marjorie Smith, AC; Betty Hanson, AC.

DIRECTORS: William Franks, Henry Korell, Jack Ochsner, Richard Rose, Stanley Speckner, B. J. Waggoner.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	535	508
INTEREST BEARING BALANCES	23	12
SECURITIES	5,645	4,906
FED FUNDS SOLD & REPO AGREEMENTS	1,050	1,420
GROSS LOANS & LEASES	3,965	4,250
LESS: RESERVE FOR LOAN LOSS	73	56
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	3,892	4,194
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	363	391
OTHER REAL ESTATE	211	42
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	220	195
TOTAL ASSETS	11,939	11,668
NON-INTEREST BEARING	1,028	968
INTEREST BEARING	9,786	9,613
TOTAL DEPOSITS	10,814	10,581
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	81	74
TOTAL LIABILITIES	10,895	10,655
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	300	300
SURPLUS	500	500
UNDIVIDED PROFITS & CAPITAL RES.	244	213
TOTAL EQUITY CAPITAL	1,044	1,013
TOTAL LIAB. & EQUITY CAPITAL	11,939	11,668

FIRST WYOMING BANK - LUSK

(Niobrara County)

OFFICERS: Charles L. Bruch, President; Linda Hauber, AC; Allan Tormohlen, VP; Roger Jones, VP.

DIRECTORS: James L. Thompson, Charles L. Bruch, M. Ardeth Dixon, James M. Smylie, Denzel R. Coffey, Robert Pappenheim.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	827	1,116
INTEREST BEARING BALANCES	800	499
SECURITIES	8,357	7,199
FED FUNDS SOLD & REPO AGREEMENTS	840	3,030
GROSS LOANS & LEASES	9,191	7,948
LESS: RESERVE FOR LOAN LOSS	155	126
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	9,036	7,822
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	387	432
OTHER REAL ESTATE	89	84
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	239	181
TOTAL ASSETS	20,575	20,363
NON-INTEREST BEARING	1,844	2,091
INTEREST BEARING	16,552	16,222
TOTAL DEPOSITS	18,396	18,313
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	20	30
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	271	242
TOTAL LIABILITIES	18,687	18,585
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	50	50
SURPLUS	1,450	1,450
UNDIVIDED PROFITS & CAPITAL RES.	388	278
TOTAL EQUITY CAPITAL	1,888	1,778
TOTAL LIAB. & EQUITY CAPITAL	20,575	20,363

LUSK STATE BANK
(Niobrara County)

OFFICERS: Gene F. Lenz, President, Blanche Thorson, Cashier; Geneva L. Burke, VP, Jay Hammond, VP, Kenny DeGering, VP.

DIRECTORS: Ira Lamb, Chairman; John DeGering, Paul Heany, Gene F. Lenz, David Lorenzen, Sara G. Percival, R. G. Pfister, Robert C. Templeton, Stanley Wasson.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	521	707
INTEREST BEARING BALANCES	0	0
SECURITIES	15,236	18,553
FED FUNDS SOLD & REPO AGREEMENTS	0	0
GROSS LOANS & LEASES	4,157	3,883
LESS: RESERVE FOR LOAN LOSS	86	94
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	4,071	3,789
ASSETS HELD IN TRADING ACCOUNTS	200	0
PREMISES & FIXED ASSETS	95	140
OTHER REAL ESTATE	15	123
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	366	476
TOTAL ASSETS	20,504	23,788
NON-INTEREST BEARING	2,003	2,157
INTEREST BEARING	13,595	12,307
TOTAL DEPOSITS	15,598	14,464
FED FUNDS PUR. & REPO AGREEMENTS	2,837	6,563
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	585
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	208	170
TOTAL LIABILITIES	18,643	21,782
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	40	40
SURPLUS	460	310
UNDIVIDED PROFITS & CAPITAL RES.	1,361	1,656
TOTAL EQUITY CAPITAL	1,861	2,006
TOTAL LIAB. & EQUITY CAPITAL	20,504	23,788

FIRST STATE BANK OF LYMAN

(Uinta County)

OFFICERS: William C. Cushing, President; Judy A. Strobel, VP & Cashier; Janeen Anson, Installment LO, Susan Fullingim, AC; Douglas Morgensen, ILO.

DIRECTORS: G. Haldane Bradshaw, Chairman; M. V. Federer, Dee Birch, William D. Bagley, Thomas J. Carroll, Carl A. Larson, William G. Pickering, Lowell E. Benedict, Abe Rosenberg, William C. Cushing, Mike J. Coughlin, Marian Urbigkit.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,261	1,234
INTEREST BEARING BALANCES	0	0
SECURITIES	5,455	5,530
FED FUNDS SOLD & REPO AGREEMENTS	975	300
GROSS LOANS & LEASES	9,643	10,123
LESS: RESERVE FOR LOAN LOSS	166	68
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	9,477	10,055
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	110	131
OTHER REAL ESTATE	226	267
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	386	302
TOTAL ASSETS	17,890	17,819
NON-INTEREST BEARING	2,155	1,991
INTEREST BEARING	14,207	14,284
TOTAL DEPOSITS	16,362	16,275
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	33	23
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	111	128
TOTAL LIABILITIES	16,506	16,426
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	600	600
UNDIVIDED PROFITS & CAPITAL RES.	584	593
TOTAL EQUITY CAPITAL	1,384	1,393
TOTAL LIAB. & EQUITY CAPITAL	17,890	17,819

FIRST WYOMING BANK - MEETEETSE

(Park County)

OFFICERS: David S. Randol, President; Nancy Bopp, AC.

DIRECTORS: Gary Rice, John A. Nigh, Robert D. Sell, David S. Randol, Ernest J. Goppert, Jr., Marinell Boydston, Robert W. Frisby, Jack Turnell, Jarred J. Reed, M. D. Ellis, Richard M. Roller, Ralph Williams.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	335	322
INTEREST BEARING BALANCES	1,100	697
SECURITIES	8,048	6,123
FED FUNDS SOLD & REPO AGREEMENTS	400	1,100
GROSS LOANS & LEASES	2,537	3,150
LESS: RESERVE FOR LOAN LOSS	38	38
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	2,499	3,112
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	100	121
OTHER REAL ESTATE	102	29
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	159	141
TOTAL ASSETS	12,743	11,645
NON-INTEREST BEARING	931	747
INTEREST BEARING	10,699	10,054
TOTAL DEPOSITS	11,630	10,801
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	165	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	96	30
TOTAL LIABILITIES	11,891	10,831
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	50	50
SURPLUS	570	570
UNDIVIDED PROFITS & CAPITAL RES.	232	194
TOTAL EQUITY CAPITAL	852	814
TOTAL LIAB. & EQUITY CAPITAL	12,743	11,645

MOORCROFT STATE BANK

(Crook County)

OFFICERS: John J. Koller, President; Ken Sherman, Cashier; Willis A. Hughes, VP; Diane Browning, AC.

DIRECTORS: Willis A. Hughes, Alden C. Robinson, John J. Koller, Dennis W. White, Russell E. Knight.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	612	1,269
INTEREST BEARING BALANCES	1,005	300
SECURITIES	2,367	2,985
FED FUNDS SOLD & REPO AGREEMENTS	0	0
GROSS LOANS & LEASES	5,698	5,814
LESS: RESERVE FOR LOAN LOSS	84	83
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	5,614	5,731
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	148	171
OTHER REAL ESTATE	239	256
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	183	177
TOTAL ASSETS	10,168	10,889
NON-INTEREST BEARING	1,407	2,109
INTEREST BEARING	7,671	7,750
TOTAL DEPOSITS	9,078	9,859
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	62	54
TOTAL LIABILITIES	9,140	9,913
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	400	400
UNDIVIDED PROFITS & CAPITAL RES.	528	476
TOTAL EQUITY CAPITAL	1,028	976
TOTAL LIAB. & EQUITY CAPITAL	10,168	10,889

UINTA COUNTY STATE BANK

(Mountain View, Uinta County)

OFFICERS: C. J. Dykes, President; Howard D. Woody, VP; Melanie J. Halford, Cashier.

DIRECTORS: C. J. Dykes, Chairman; Clem G. Eyre, Kim L. Halford, Melanie J. Halford, Howard D. Woody.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	662	653
INTEREST BEARING BALANCES	0	0
SECURITIES	3,479	3,349
FED FUNDS SOLD & REPO AGREEMENTS	300	400
GROSS LOANS & LEASES	93	107
LESS: RESERVE FOR LOAN LOSS	12	17
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	81	90
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	51	2
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	18	0
TOTAL ASSETS	4,591	4,494
NON-INTEREST BEARING	1,854	1,925
INTEREST BEARING	449	420
TOTAL DEPOSITS	2,303	2,345
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	0	0
TOTAL LIABILITIES	2,303	2,345
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	25	25
SURPLUS	509	509
UNDIVIDED PROFITS & CAPITAL RES.	1,754	1,615
TOTAL EQUITY CAPITAL	2,288	2,149
TOTAL LIAB. & EQUITY CAPITAL	4,591	4,494

FIRST STATE BANK OF NEWCASTLE

(Weston County)

OFFICERS: Donald J. Jording, President; Leonard Nack, Sr. VP; Lois Johnson, VP & Cashier; Dale Z. Newlin, VP; Ralph Lyons, VP; Gordon R. Williams, VP; Gene Schnose, AVP; Shirley Harder, AVP; Monte Weisser, Auditor.

DIRECTORS: Helen Hornby, John C. Sullivan, Andy Hansen, Donald J. Jording, Mary C. Loucks, Alan Roberts, Jesse M. Taggart.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	2,337	2,214
INTEREST BEARING BALANCES	0	0
SECURITIES	36,869	30,300
FED FUNDS SOLD & REPO AGREEMENTS	0	2,250
GROSS LOANS & LEASES	15,778	15,655
LESS: RESERVE FOR LOAN LOSS	164	176
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	15,614	15,479
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	181	267
OTHER REAL ESTATE	171	596
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	989	877
TOTAL ASSETS	56,161	51,983
NON-INTEREST BEARING	6,467	5,351
INTEREST BEARING	42,295	40,285
TOTAL DEPOSITS	48,762	45,636
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	200	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	778	592
TOTAL LIABILITIES	49,740	46,228
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	1,400	1,400
UNDIVIDED PROFITS & CAPITAL RES.	4,921	4,255
TOTAL EQUITY CAPITAL	6,421	5,755
TOTAL LIAB. & EQUITY CAPITAL	56,161	51,983

FARMERS STATE BANK

(Pine Bluffs, Laramie County)

OFFICERS: Charles C. Gross, Jr., CEO; Richard D. Stephens, President; Mildred Badgley, Cashier; Wanda L. Carpenter, VP, Rachel Lipska, Operations Officer.

DIRECTORS: Charles C. Gross, Jr., Chairman; Loraine C. Gross, Anna Lee Gross, Mildred W. Snyder, Richard D. Stephens.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,339	1,359
INTEREST BEARING BALANCES	0	0
SECURITIES	3,643	4,180
FED FUNDS SOLD & REPO AGREEMENTS	965	350
GROSS LOANS & LEASES	3,151	3,373
LESS: RESERVE FOR LOAN LOSS	20	20
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	3,131	3,353
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	48	48
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	164	175
TOTAL ASSETS	9,290	9,465
NON-INTEREST BEARING	3,463	3,744
INTEREST BEARING	4,054	4,089
TOTAL DEPOSITS	7,517	7,833
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	2	4
TOTAL LIABILITIES	7,519	7,837
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	40	40
SURPLUS	660	660
UNDIVIDED PROFITS & CAPITAL RES.	1,071	928
TOTAL EQUITY CAPITAL	1,771	1,628
TOTAL LIAB. & EQUITY CAPITAL	9,290	9,465

RANCHESTER STATE BANK

(Sheridan County)

OFFICERS: F. Don Steadman, President; J. Keith Roach, VP & Cashier; Jeffrey L. Brown, AVP; Pamela S. Christensen, AC; Rhonda S. Powers, Customer Service Officer.

DIRECTORS: Deyo Jeffers, Robert S. Kennedy, Mary C. Sheeley, F. Don Steadman, J. Keith Roach.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	304	378
INTEREST BEARING BALANCES	400	100
SECURITIES	3,336	3,999
FED FUNDS SOLD & REPO AGREEMENTS	455	875
GROSS LOANS & LEASES	3,870	3,286
LESS: RESERVE FOR LOAN LOSS	80	74
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	3,790	3,212
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	469	492
OTHER REAL ESTATE	280	120
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	88	211
TOTAL ASSETS	9,122	9,387
NON-INTEREST BEARING	1,243	1,136
INTEREST BEARING	7,172	7,520
TOTAL DEPOSITS	8,415	8,656
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	42	52
TOTAL LIABILITIES	8,457	8,708
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	425	425
UNDIVIDED PROFITS & CAPITAL RES.	40	54
TOTAL EQUITY CAPITAL	665	679
TOTAL LIAB. & EQUITY CAPITAL	9,122	9,387

BANK OF COMMERCE

(Rawlins, Carbon County)

OFFICERS: Sherrod W. France, President; A. Jay Hunsaker, Sr. VP & Cashier; Charlotte A. Smith, VP; Ruby L. Ogden, AVP; James F. Farver, LO.

DIRECTORS: John W. France, Archie P. Kirsch, Leonard A. Page, Alex Semryck, Sherrod W. France.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,425	1,579
INTEREST BEARING BALANCES	300	199
SECURITIES	14,308	9,927
FED FUNDS SOLD & REPO AGREEMENTS	0	2,875
GROSS LOANS & LEASES	9,277	9,351
LESS: RESERVE FOR LOAN LOSS	191	122
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	9,086	9,229
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	879	935
OTHER REAL ESTATE	320	250
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	585	526
TOTAL ASSETS	26,903	25,520
NON-INTEREST BEARING	2,961	2,868
INTEREST BEARING	21,696	20,644
TOTAL DEPOSITS	24,657	23,512
FED FUNDS PUR. & REPO AGREEMENTS	125	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	248	244
TOTAL LIABILITIES	25,030	23,756
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	1,000	1,000
UNDIVIDED PROFITS & CAPITAL RES.	773	664
TOTAL EQUITY CAPITAL	1,873	1,764
TOTAL LIAB. & EQUITY CAPITAL	26,903	25,520

FIRST WYOMING BANK - RAWLINS

(Carbon County)

OFFICERS: Gene T. McMillen, President; Janice Bergquist, AC; Jeffrey J. Watson, EVP; Barney Conway, VP; Cathy Ford, VP; Charlotte Newell, Money Manger; Susan Stokes, AC.

DIRECTORS: Gene T. McMillen, John T. Cobb, Al Merendino, Edna M. Quealy, David R. Johnson, G. David Shadrick, Ralph Williams.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,190	1,748
INTEREST BEARING BALANCES	900	689
SECURITIES	15,728	13,835
FED FUNDS SOLD & REPO AGREEMENTS	2,715	1,275
GROSS LOANS & LEASES	14,185	17,970
LESS: RESERVE FOR LOAN LOSS	259	207
LESS: ALLOCATED TRANS. RISK RESERVE	0	
NET LOANS & LEASES	13,926	17,763
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	360	415
OTHER REAL ESTATE	513	712
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	555	837
TOTAL ASSETS	35,887	37,274
NON-INTEREST BEARING	5,256	6,354
INTEREST BEARING	26,025	26,259
TOTAL DEPOSITS	31,281	32,613
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	300
OTHER LIABILITIES	309	307
TOTAL LIABILITIES	31,590	33,220
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	2,900	2,900
UNDIVIDED PROFITS & CAPITAL RES.	1,297	1,054
TOTAL EQUITY CAPITAL	4,297	4,054
TOTAL LIAB. & EQUITY CAPITAL	35,887	37,274

FIRST WYOMING BANK - RIVERTON

(Fremont County)

OFFICERS: Charles Krebs, President; Vivian C. Smith, AC; Bruce Brimmer, VP; Thomas Tonso, VP; Barbara Richards, VP; Marilyn J. Morse, Ser. Rep.

DIRECTORS: Edward N. Baldwin, Robert A. Peck, Richard Bennett, Jr., James E. Guschewsky, Charles H. Krebs, Kenneth A. Rathbone, Joyce Stultz, Ralph D. Williams, Charles C. Yardas.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,173	1,960
INTEREST BEARING BALANCES	600	789
SECURITIES	14,962	14,307
FED FUNDS SOLD & REPO AGREEMENTS	370	3,650
GROSS LOANS & LEASES	12,073	10,759
LESS: RESERVE FOR LOAN LOSS	150	198
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	11,923	10,561
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	799	839
OTHER REAL ESTATE	0	12
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	347	471
OTHER ASSETS	500	624
TOTAL ASSETS	30,674	33,213
NON-INTEREST BEARING	3,426	3,765
INTEREST BEARING	23,496	25,663
TOTAL DEPOSITS	26,922	29,428
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	492	677
TOTAL LIABILITIES	27,414	30,105
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	500	500
SURPLUS	2,463	2,463
UNDIVIDED PROFITS & CAPITAL RES.	297	145
TOTAL EQUITY CAPITAL	3,260	3,108
TOTAL LIAB. & EQUITY CAPITAL	30,674	33,213

RIVERTON STATE BANK

(Fremont County)

OFFICERS: Alvin L. Olson, President; Edward F. Arndt, VP/Cashier; Kent Shurtleff, Sr. VP; Sandra K. Zentz, VP.

DIRECTORS: Alvin L. Olson, Earl E. Coleman, Jr., Melvin Fausett, David B. Hooper, Wayne Major.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,430	1,667
INTEREST BEARING BALANCES	0	0
SECURITIES	3,902	3,051
FED FUNDS SOLD & REPO AGREEMENTS	0	1,500
GROSS LOANS & LEASES	11,558	11,433
LESS: RESERVE FOR LOAN LOSS	220	220
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	11,338	11,213
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	550	598
OTHER REAL ESTATE	856	473
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	501	494
TOTAL ASSETS	18,577	18,996
NON-INTEREST BEARING	5,119	3,778
INTEREST BEARING	11,597	13,526
TOTAL DEPOSITS	16,716	17,304
FED FUNDS PUR. & REPO AGREEMENTS	100	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	200	132
TOTAL LIABILITIES	17,016	17,436
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	400	400
SURPLUS	600	600
UNDIVIDED PROFITS & CAPITAL RES.	561	560
TOTAL EQUITY CAPITAL	1,561	1,560
TOTAL LIAB. & EQUITY CAPITAL	18,577	18,996

FIRST SECURITY BANK OF ROCK SPRINGS

(Sweetwater County)

OFFICERS: Roger A. Weidner, President; Holly Michaelis, VP/Cashier; Paul Rheaume, VP; John Allan, VP.

DIRECTORS: W. R. Dickson, A. M. Hafey, Robert T. Heiner, W. L. Houghton, James H. Magagna, Charles E. Richardson, Roger A. Weidner, C. Keith West.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	3,024	2,300
INTEREST BEARING BALANCES	9,000	4,002
SECURITIES	12,439	25,692
FED FUNDS SOLD & REPO AGREEMENTS	5,000	4,000
GROSS LOANS & LEASES	22,591	26,136
LESS: RESERVE FOR LOAN LOSS	380	400
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	22,211	25,736
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	219	260
OTHER REAL ESTATE	0	78
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	758	1,047
TOTAL ASSETS	52,651	63,115
NON-INTEREST BEARING	5,779	7,020
INTEREST BEARING	40,015	48,303
TOTAL DEPOSITS	45,794	55,323
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	485	1,390
TOTAL LIABILITIES	46,279	56,713
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	125	125
SURPLUS	2,875	2,875
UNDIVIDED PROFITS & CAPITAL RES.	3,372	3,402
TOTAL EQUITY CAPITAL	6,372	6,402
TOTAL LIAB. & EQUITY CAPITAL	52,651	63,115

FIRST WYOMING BANK - ROCK SPRINGS

(Sweetwater County)

OFFICERS: John Martin, President; Alice Butrick, AC; Pete Delaurante, VP; Rod C. Carter, AVP.

DIRECTORS: John Martin, Wayne Johnson, John Nigh, Glenn Hill, Mike Long, Louise Ryckman.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	765	2,000
INTEREST BEARING BALANCES	0	200
SECURITIES	4,246	5,235
FED FUNDS SOLD & REPO AGREEMENTS	450	0
GROSS LOANS & LEASES	7,122	8,185
LESS: RESERVE FOR LOAN LOSS	57	164
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	7,065	8,021
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	459	434
OTHER REAL ESTATE	212	205
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	167	301
TOTAL ASSETS	13,364	16,396
NON-INTEREST BEARING	2,065	2,096
INTEREST BEARING	9,503	11,512
TOTAL DEPOSITS	11,568	13,608
FED FUNDS PUR. & REPO AGREEMENTS	0	1,125
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	112	75
TOTAL LIABILITIES	11,680	14,808
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	1,100	1,100
UNDIVIDED PROFITS & CAPITAL RES.	384	288
TOTAL EQUITY CAPITAL	1,684	1,588
TOTAL LIAB. & EQUITY CAPITAL	13,364	16,396

NORTH SIDE STATE BANK OF ROCK SPRINGS, WYO

(Sweetwater County)

OFFICERS: Christian Bunning, President; John Lucas, Jr., EVP & Cashier; Elizabeth Bartek, AC; William G. Fabian, AC.

DIRECTORS: Rudolph Anselmi, John F. Arambel, Christian Bunning, Emil Joe Bertagnolli, John Lucas, Jr.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	4,820	2,507
INTEREST BEARING BALANCES	0	0
SECURITIES	38,067	38,126
FED FUNDS SOLD & REPO AGREEMENTS	7,900	8,400
GROSS LOANS & LEASES	16,277	16,881
LESS: RESERVE FOR LOAN LOSS	177	177
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	16,100	16,704
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	185	142
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	764	838
TOTAL ASSETS	67,836	66,717
NON-INTEREST BEARING	5,998	6,044
INTEREST BEARING	52,139	51,376
TOTAL DEPOSITS	58,137	57,420
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	424	514
TOTAL LIABILITIES	58,561	57,934
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	100	100
SURPLUS	3,000	3,000
UNDIVIDED PROFITS & CAPITAL RES.	6,175	5,683
TOTAL EQUITY CAPITAL	9,275	8,783
TOTAL LIAB. & EQUITY CAPITAL	67,836	66,717

FIRST WYOMING BANK - SARATOGA

(Carbon)

OFFICERS: G. David Shadrick, President; Doris Carter, AC; Scott Estep, VP; Janice Bergquist, Sr. SO, Sheila Cerise, AVP.

DIRECTORS: Gene McMillen, Edna M. Quealy, G. David Shadrick, Al Merendino, David R. Johnson, John T. Cobb, Ralph D. Williams.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,194	1,041
INTEREST BEARING BALANCES	800	789
SECURITIES	12,942	6,883
FED FUNDS SOLD & REPO AGREEMENTS	1,615	2,035
GROSS LOANS & LEASES	7,714	7,168
LESS: RESERVE FOR LOAN LOSS	124	144
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	7,590	7,024
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	314	271
OTHER REAL ESTATE	34	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	275	442
OTHER ASSETS	369	275
TOTAL ASSETS	25,133	18,760
NON-INTEREST BEARING	2,992	3,138
INTEREST BEARING	19,530	13,868
TOTAL DEPOSITS	22,522	17,006
FED FUNDS PUR. & REPO AGREEMENTS	640	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	267	149
TOTAL LIABILITIES	23,429	17,155
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	50	50
SURPLUS	1,318	1,318
UNDIVIDED PROFITS & CAPITAL RES.	336	237
TOTAL EQUITY CAPITAL	1,704	1,605
TOTAL LIAB. & EQUITY CAPITAL	25,133	18,760

FIRST INTERSTATE BANK OF SHERIDAN

(Sheridan County)

OFFICERS: William Ruegamer, President; J. M Taylor, VP/Cashier; Judy Carlberg, AC; Ed Garding, Sr. V.P.; Dwayne Thorpe, VP; Mark Kinner, VP; John J. Dregoiw, VP; J. E. Dowling, VP.

DIRECTORS: Henry Burgess, Arthur G. Felker, Robert L. Ferril, Ed Garding, Richard Hammer, Dorothy C. King, R. R. Loss, Sam Mavrakis, Boyd W. Rader, Jr., William H. Ruegamer, Dan Scott, Homer A. Scott, Homer A. Scott, Jr.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	5,896	5,348
INTEREST BEARING BALANCES	200	200
SECURITIES	35,730	31,119
FED FUNDS SOLD & REPO AGREEMENTS	5,795	8,900
GROSS LOANS & LEASES	72,721	76,131
LESS: RESERVE FOR LOAN LOSS	1,328	1,015
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	71,393	75,116
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	1,664	1,739
OTHER REAL ESTATE	434	396
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	2,286	2,347
TOTAL ASSETS	123,398	125,165
NON-INTEREST BEARING	15,146	15,871
INTEREST BEARING	97,070	97,644
TOTAL DEPOSITS	112,216	113,515
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	526	1,051
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	1,644	1,765
TOTAL LIABILITIES	114,386	116,331
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	2,000	2,000
SURPLUS	4,500	4,500
UNDIVIDED PROFITS & CAPITAL RES.	2,512	2,334
TOTAL EQUITY CAPITAL	9,012	8,834
TOTAL LIAB. & EQUITY CAPITAL	123,398	125,165

FIRST INTERSTATE BANK OF SUGARLAND
(Sheridan, Sheridan County)

OFFICERS: Roman Skatula, President; Tom Mulholland, VP; Nancy Schaffer, AVP & Cashier.

DIRECTORS: Homer A. Scott, Jr., William B. Ebzery, Phil Frey, Roger Killworth, E. E. Lonabaugh, J. E. Pelissier, T. C. Neighbors, William Ruegamer, Roman Skatula.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,018	287
INTEREST BEARING BALANCES	300	600
SECURITIES	3,928	3,906
FED FUNDS SOLD & REPO AGREEMENTS	1,050	2,825
GROSS LOANS & LEASES	7,742	7,010
LESS: RESERVE FOR LOAN LOSS	138	113
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	7,604	6,897
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	599	629
OTHER REAL ESTATE	233	221
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	183	225
TOTAL ASSETS	14,915	15,590
NON-INTEREST BEARING	1,386	1,356
INTEREST BEARING	12,323	13,046
TOTAL DEPOSITS	13,709	14,402
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	149	175
TOTAL LIABILITIES	13,858	14,577
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	250	250
SURPLUS	650	650
UNDIVIDED PROFITS & CAPITAL RES.	157	113
TOTAL EQUITY CAPITAL	1,057	1,013
TOTAL LIAB. & EQUITY CAPITAL	14,915	15,590

FIRST WYOMING BANK - SHERIDAN

(Sheridan County)

OFFICERS: Robert W. Pappenheim, President; Gary J. Havens, EVP; Susan K. Barber, AC; Roberta Schrater, VP; Wanda Westerman, RE Loans; Donna Richards, LO; James D. Sparks, TO; John Rotellini, LO.

DIRECTORS: Faires A. Barnett, Laurel W. Kinnison, Patrick M. Meehan, Walter J. Pilch, John A. Nigh, Robert W. Pappenheim.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	3,406	4,558
INTEREST BEARING BALANCES	1,150	0
SECURITIES	28,522	35,244
FED FUNDS SOLD & REPO AGREEMENTS	1,900	175
GROSS LOANS & LEASES	21,274	19,861
LESS: RESERVE FOR LOAN LOSS	279	518
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	20,995	19,343
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	319	77
OTHER REAL ESTATE	1,262	1,217
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	257
OTHER ASSETS	1,078	6,765
TOTAL ASSETS	58,632	67,636
NON-INTEREST BEARING	9,427	11,743
INTEREST BEARING	45,076	51,831
TOTAL DEPOSITS	54,503	63,574
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	62
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	306	605
TOTAL LIABILITIES	54,809	64,241
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	3,085	3,085
UNDIVIDED PROFITS & CAPITAL RES.	538	110
TOTAL EQUITY CAPITAL	3,823	3,395
TOTAL LIAB. & EQUITY CAPITAL	58,632	67,636

SUNDANCE STATE BANK

(Crook County)

OFFICERS: James R. Durfee, President; Arlene J. Tenke, Cashier; Michael L. Smith, VP; Norma Peterson, VP; Evelyn I. Ebzery, VP; Betty J. Durfee, VP, Lila J. Dudrey, AC; Margaret L. Davis, AC.

DIRECTORS: Harry E. Ilsley, Chairman; Betty J. Durfee, James R. Durfee, Evelyn I. Ebzery, John P. Ilsley.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	2,388	1,645
INTEREST BEARING BALANCES	0	0
SECURITIES	17,039	17,616
FED FUNDS SOLD & REPO AGREEMENTS	3,700	1,700
GROSS LOANS & LEASES	21,201	21,488
LESS: RESERVE FOR LOAN LOSS	355	355
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	20,846	21,133
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	573	638
OTHER REAL ESTATE	157	365
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	644	711
TOTAL ASSETS	45,347	43,808
NON-INTEREST BEARING	4,140	4,239
INTEREST BEARING	35,961	33,874
TOTAL DEPOSITS	40,101	38,113
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	183	314
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	296	551
TOTAL LIABILITIES	40,580	38,978
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	50	50
SURPLUS	1,950	1,950
UNDIVIDED PROFITS & CAPITAL RES.	2,767	2,830
TOTAL EQUITY CAPITAL	4,767	4,830
TOTAL LIAB. & EQUITY CAPITAL	45,347	43,808

FIRST STATE BANK OF THERMOPOLIS

(Hot Springs County)

OFFICERS: Donald L. Jackson, President; Laura E. Pryde, VP/Cashier; Roberta K. Jackson, VP; E. Dan Stansill, Sr.VP.

DIRECTORS: Floyd L. Boelens, A. E. Hoffman, Frank T. Manning, Willard V. Wilson, Donald L. Jackson, James D. Kirsch, Howard T. Willson.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	737	816
INTEREST BEARING BALANCES	0	0
SECURITIES	7,427	5,160
FED FUNDS SOLD & REPO AGREEMENTS	2,265	940
GROSS LOANS & LEASES	13,131	13,221
LESS: RESERVE FOR LOAN LOSS	225	130
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	12,906	13,091
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	809	853
OTHER REAL ESTATE	333	293
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	428	472
TOTAL ASSETS	24,905	21,625
NON-INTEREST BEARING	2,293	1,844
INTEREST BEARING	20,824	17,640
TOTAL DEPOSITS	23,117	19,484
FED FUNDS PUR. & REPO AGREEMENTS	200	430
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	176	142
TOTAL LIABILITIES	23,493	20,056
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	457	457
SURPLUS	953	993
UNDIVIDED PROFITS & CAPITAL RES.	2	119
TOTAL EQUITY CAPITAL	1,412	1,569
TOTAL LIAB. & EQUITY CAPITAL	24,905	21,625

FIRST WYOMING BANK - TORRINGTON

(Goshen County)

OFFICERS: H. D. Shellenberger, President; Bobbie L. Haught, VP/AC; Ross L. Newman, AVP.

DIRECTORS: Stanley K. Hathaway; Bob C. Sigler, H. D. Shellenberger, James H. Fuller, Jean N. Kellam, Ralph L. Owen; O. W. Lovercheck, Advisory Director.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	512	981
INTEREST BEARING BALANCES	600	698
SECURITIES	10,866	7,230
FED FUNDS SOLD & REPO AGREEMENTS	30	300
GROSS LOANS & LEASES	6,880	6,122
LESS: RESERVE FOR LOAN LOSS	90	213
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	6,790	5,909
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	140	169
OTHER REAL ESTATE	0	46
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	258	326
TOTAL ASSETS	19,196	15,659
NON-INTEREST BEARING	1,323	1,647
INTEREST BEARING	16,432	12,711
TOTAL DEPOSITS	17,755	14,358
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	325	235
TOTAL LIABILITIES	18,080	14,593
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	500	500
SURPLUS	500	500
UNDIVIDED PROFITS & CAPITAL RES.	116	66
TOTAL EQUITY CAPITAL	1,116	1,066
TOTAL LIAB. & EQUITY CAPITAL	19,196	15,659

UNION STATE BANK
(Upton, Weston County)

OFFICERS: William V. Ackerman, President; Mary Jane Whisler, Cashier; John E. Ackerman, VP; D. L. Hampton, VP.

DIRECTORS: William V. Ackerman, Alice R. Ackerman, John E. Ackerman, Lawrence E. Materi, J. Donald Thorson.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,405	1,437
INTEREST BEARING BALANCES	0	0
SECURITIES	5,530	5,216
FED FUNDS SOLD & REPO AGREEMENTS	1,175	600
GROSS LOANS & LEASES	11,163	11,982
LESS: RESERVE FOR LOAN LOSS	290	160
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	10,873	11,822
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	174	203
OTHER REAL ESTATE	353	231
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	575	585
TOTAL ASSETS	20,085	20,094
NON-INTEREST BEARING	3,779	3,338
INTEREST BEARING	14,414	14,560
TOTAL DEPOSITS	18,193	17,898
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	83	130
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	253	171
TOTAL LIABILITIES	18,529	18,199
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	25	25
SURPLUS	725	725
UNDIVIDED PROFITS & CAPITAL RES.	806	1,145
TOTAL EQUITY CAPITAL	1,556	1,895
TOTAL LIAB. & EQUITY CAPITAL	20,085	20,094

FIRST STATE BANK OF WHEATLAND

(Platte County)

OFFICERS: Mike C. Daly, President; Jeffrey C. Dove, VP & Cashier; E. Gerald Gebhart, Sr. VP; David L. Denke, AVP; Barbara A. Jones, RE Loan Officer.

DIRECTORS: Mike C. Daly, E. Gerald Gebhart, Raymond B. Hunkins, Norbert A. Olind, William C. White, Brent D. Sherard, Robert J. Dreher, Robert M. Grant.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	864	1,149
INTEREST BEARING BALANCES	500	0
SECURITIES	3,242	1,726
FED FUNDS SOLD & REPO AGREEMENTS	2,000	2,200
GROSS LOANS & LEASES	11,038	10,607
LESS: RESERVE FOR LOAN LOSS	135	165
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	10,903	10,442
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	215	231
OTHER REAL ESTATE	161	174
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	310	294
TOTAL ASSETS	18,195	16,216
NON-INTEREST BEARING	1,524	1,563
INTEREST BEARING	15,410	13,495
TOTAL DEPOSITS	16,934	15,058
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	130	140
TOTAL LIABILITIES	17,064	15,198
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	300	300
SURPLUS	700	390
UNDIVIDED PROFITS & CAPITAL RES.	131	328
TOTAL EQUITY CAPITAL	1,131	1,018
TOTAL LIAB. & EQUITY CAPITAL	18,195	16,216

FIRST WYOMING BANK - WHEATLAND

(Platte County)

OFFICERS: James D. Johnson, President; LaVerne McGuire, AC; Maxine Sherwood, AC; Gary Crum, VP; Mike Borowski, AVP; Betty Gossen, AVP.

DIRECTORS: J. Kenneth Kennedy, H. D. Schroeder, William H. Vines, Don L. Olson, C. Jean Sherard, James D. Johnson, Bart Trautwein, David R. Johnson, Robert W. Pappenheim.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	1,023	1,225
INTEREST BEARING BALANCES	1,300	400
SECURITIES	9,830	7,798
FED FUNDS SOLD & REPO AGREEMENTS	2,230	2,250
GROSS LOANS & LEASES	11,443	11,973
LESS: RESERVE FOR LOAN LOSS	202	110
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	11,241	11,863
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	478	504
OTHER REAL ESTATE	402	235
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	471	491
OTHER ASSETS	466	756
TOTAL ASSETS	27,441	25,522
NON-INTEREST BEARING	3,364	2,774
INTEREST BEARING	21,240	20,264
TOTAL DEPOSITS	24,604	23,038
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	488	127
TOTAL LIABILITIES	25,092	23,165
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	60	60
SURPLUS	1,290	1,290
UNDIVIDED PROFITS & CAPITAL RES.	999	1,007
TOTAL EQUITY CAPITAL	2,349	2,357
TOTAL LIAB. & EQUITY CAPITAL	27,441	25,522

FIRST WYOMING BANK - WORLAND

(Washakie County)

OFFICERS: Richard M. Roller, President; William R. Chandler, VP & AC.

DIRECTORS: Ernest J. Goppert, Jr.; Marinell Boydston, Robert W. Frisby; Jack Turnell, Jarrard J. Reed, M. D. Ellis, David S. Randol, Robert D. Sell, John A. Nigh, Gary Rice, Richard M. Roller, Ralph Williams.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	509	880
INTEREST BEARING BALANCES	400	500
SECURITIES	3,163	1,954
FED FUNDS SOLD & REPO AGREEMENTS	140	475
GROSS LOANS & LEASES	2,838	3,405
LESS: RESERVE FOR LOAN LOSS	60	59
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	2,778	3,346
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	357	403
OTHER REAL ESTATE	79	36
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	165	109
TOTAL ASSETS	7,591	7,703
NON-INTEREST BEARING	894	774
INTEREST BEARING	5,952	6,062
TOTAL DEPOSITS	6,846	6,836
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	195	147
TOTAL LIABILITIES	7,041	6,983
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	500	500
UNDIVIDED PROFITS & CAPITAL RES.	(150)	20
TOTAL EQUITY CAPITAL	550	720
TOTAL LIAB. & EQUITY CAPITAL	7,591	7,703

STOCKGROWERS STATE BANK

(Worland, Washakie County)

OFFICERS: Steven D. Schafer, President; James R. Hinkle, VP; George W. Urbanek, AVP/Cashier; Mary Hoffman, VP; Howard L. Harris, VP; Randall D. Rideout, AVP; Randy J. Havens, AVP; Mary Ann Weber, AC.

DIRECTORS: M. B. "Dee" Benson, Harry R. Moberly, Dale A. McGarvin, Hoover Renner, Leo Scheuerman.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	2,916	2,773
INTEREST BEARING BALANCES	3,874	6,772
SECURITIES	14,599	13,418
FED FUNDS SOLD & REPO AGREEMENTS	3,750	1,900
GROSS LOANS & LEASES	22,569	29,123
LESS: RESERVE FOR LOAN LOSS	800	935
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	21,769	28,188
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	1,643	1,758
OTHER REAL ESTATE	939	391
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	810	1,720
TOTAL ASSETS	50,300	56,920
NON-INTEREST BEARING	6,972	5,753
INTEREST BEARING	39,784	46,793
TOTAL DEPOSITS	46,756	52,546
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	38	42
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	282	598
TOTAL LIABILITIES	47,076	53,186
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	3,000	3,000
UNDIVIDED PROFITS & CAPITAL RES.	24	534
TOTAL EQUITY CAPITAL	3,224	3,734
TOTAL LIAB. & EQUITY CAPITAL	50,300	56,920

FIRST WYOMING BANK - WRIGHT

(Campbell County)

OFFICERS: Marjorie Sanders, President; Deborah Kipp, AC.

DIRECTORS: Michael B. Enzi, Marjorie Sanders, Lee Worman, Amir Sancher, Patricia Litton, Donald G. Cale, Robert Pappenheim.

CALL REPORT DATES	12/31/87	12/31/86
NON-INT.BEARING BAL & COIN & CURRENCY	423	464
INTEREST BEARING BALANCES	500	0
SECURITIES	8,551	5,684
FED FUNDS SOLD & REPO AGREEMENTS	820	390
GROSS LOANS & LEASES	1,470	1,651
LESS: RESERVE FOR LOAN LOSS	29	41
LESS: ALLOCATED TRANS. RISK RESERVE	0	0
NET LOANS & LEASES	1,441	1,610
ASSETS HELD IN TRADING ACCOUNTS	0	0
PREMISES & FIXED ASSETS	120	141
OTHER REAL ESTATE	0	0
INVESTMENT IN UNCONSOLIDATED SUBSIDIARIES	0	0
CUST. LIAB TO BANK ON ACCEPT	0	0
INTANGIBLE ASSETS	0	0
OTHER ASSETS	145	110
TOTAL ASSETS	12,000	8,399
NON-INTEREST BEARING	987	910
INTEREST BEARING	10,158	6,614
TOTAL DEPOSITS	11,145	7,524
FED FUNDS PUR. & REPO AGREEMENTS	0	0
DEMAND NOTES ISSUED TO US TREAS.	0	0
OTHER BORROWED MONEY	0	0
MORTGAGE INDEBTEDNESS	0	0
BANK'S LIAB ON ACCEPT OUTSTANDING	0	0
NOTES & DEB. SUBORD TO DEPOSITS	0	0
OTHER LIABILITIES	126	84
TOTAL LIABILITIES	11,271	7,608
LIMITED LIFE PREFERRED STOCK	0	0
EQUITY CAPITAL		
PERPETUAL PREFERRED STOCK	0	0
COMMON STOCK	200	200
SURPLUS	200	200
UNDIVIDED PROFITS & CAPITAL RES.	329	391
TOTAL EQUITY CAPITAL	729	791
TOTAL LIAB. & EQUITY CAPITAL	12,000	8,399

FIRST GUARANTY SAVINGS AND LOAN ASSOCIATION OF GILLETTE

(Campbell County)

OFFICERS: Everett J. Cassidy, President, Marie Lebolo, Vice President and Branch Manager.

DIRECTORS: William Fulkerson, Jack Sinclair, Secretary; Everett J. Cassidy, Sam R. Ratcliff, William F. Burke.

ASSETS	1987	1986
Net Mortgage Loans and Contracts	$8,269	$8,815
Net Non-Mortgage Loans and Contracts	2,336	2,221
Repossessed Assets	634	532
Real Estate Investments	-	-
Cash, Deposits and Investment Securities	1,826	2,882
Fixed Assets	1,302	1,371
Other Assets	455	429
TOTAL ASSETS	$14,822	$16,250
LIABILITIES		
Deposits	$13,638	$14,654
Borrowings	-	-
Other Liabilities	262	1,752
TOTAL LIABILITIES	$13,900	$15,406
REGULATORY NET WORTH		
Total Regulatory Net Worth	922	844
TOTAL LIABILITIES AND REGULATORY NET WORTH	$14,822	$16,250

SECURITY FIRST SAVINGS AND LOAN ASSOCIATION

(Cheyenne, Laramie County)

OFFICERS: Roger K. Brainard, President; Linda Patterson, VP/Lending; Charles R. Killion, VP/Comptroller; Patricia Ferguson, Operations Officer.

DIRECTORS: Roger K. Brainard, James D. Volk, Lloyd A. Flynn, Ellen Crowley, Carl F. Emerich, Don Murray, Jack Nathenson, Kenneth Kirkbride, Albert Steiner, Tom Powers.

ASSETS	1987	1986
Net Mortgage Loans and Contracts	$8,477	$8,677
Net Non-Mortgage Loans and Contracts	2,597	2,459
Repossessed Assets	56	19
Real Estate Investments	-	-
Cash, Deposits and Investment Securities	8,183	9,292
Fixed Assets	482	502
Other Assets	330	328
TOTAL ASSETS	$20,125	$21,277
LIABILITIES		
Deposits	$18,138	$19,301
Borrowings	39	-
Other Liabilities	290	403
TOTAL LIABILITIES	$18,467	$19,704
REGULATORY NET WORTH		
Total Regulatory Net Worth	$1,658	$1,573
TOTAL LIABILITIES AND REGULATORY NET WORTH	$20,125	$21,277

OFFICE OF STATE EXAMINER

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